

# Consumer Account Fee Schedule

Effective 10/21/2021

## Savings

Savings overdraft.....	\$2 per transfer
Inactive account.....	\$5 per month
Deposit check returned unpaid.....	\$10
Stop payment ACH.....	\$25
Insufficient Funds – ACH debit.....	\$30
Debit origination return fee.....	\$30

## IRAs

Direct transfer of an IRA to another institution (except for CCFS).....	\$25
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## Checking

<b>Cost of checks</b>	
Select styles.....	Free
Other than select styles.....	Varies
<b>Check copies</b> (each).....	\$2
<b>Stop payment</b> (check or ACH).....	\$25
<b>Deposit check returned unpaid</b> .....	\$10
<b>Check copies</b> (range).....	\$15
<b>Debit origination return fee</b> .....	\$30
<b>Insufficient funds, courtesy pay</b> (Basic & Plus) (No funds available each check, ACH or Debit)	
Transactions of \$10 or less.....	\$10
Transactions of \$10.01 - \$20.....	\$20
Transactions of \$20.01 and up.....	\$30
<b>Insufficient funds, non-courtesy pay accounts</b>	
Each check or ACH debit.....	\$30

## Debit Cards

<b>Young Adult debit card fees</b>	
ATM surcharges.....	Free up to \$5
International service assessments.....	Free
<b>CAP COM Premier</b>	
ATM surcharges.....	Free up to \$5
International service assessments.....	Free
<b>Standard debit card fees</b>	
ATM surcharges (up to 10 per month).....	Free
(Greater than 10).....	\$0.50
International service assessments ...	1% of transaction
Replacement of lost VISA® debit card.....	\$5
ATM deposit correction.....	\$10
Overnight mailing fee of a card.....	\$25

## Loans and Credit Cards

Check payment returned unpaid.....	Up to \$10
Debit origination payment return fee.....	Up to \$30
Subordination agreement.....	\$250
<b>Credit card overnight mailing fee</b>	
1-3 business days.....	\$45
2-4 business days.....	\$25
<b>International service assessment</b> .....	1% of transaction
<b>Replacement of lost VISA® credit card</b> .....	\$5

## Online Services

Check images.....	Free
Bill Pay.....	Free
<b>*Funds transfer</b>	
Outgoing Only - standard.....	\$5
Outgoing Only - next day.....	\$10
Popmoney.....	Free
<b>Bill Pay stop payment</b> .....	\$30
<b>Bill Pay insufficient funds</b> .....	\$30

\*Funds Transfer (excluding Popmoney) is a payment service that allows you to transfer money from your CAP COM account using the Automated Clearing House (ACH) network. A fee applies when you use Funds Transfer to initiate an outgoing transfer to another party. To avoid paying the CAP COM fee, you could have the payee initiate a debit (withdrawal) from your CAP COM account. However, the payee may charge a fee for doing this.

## Other Fees

<b>Notary</b>	
Members.....	Free
Non-members.....	\$2
<b>Wire transfer</b>	
Incoming.....	Free
Outgoing domestic & incoming international.....	\$25
Outgoing international.....	\$50
<b>Money orders</b> .....	\$2
<b>Teller checks</b> (after 2 free per day).....	\$2
<b>Statement copies</b> (per statement).....	\$2
<b>Stop payment credit union check</b> .....	\$25
<b>Below par value</b> .....	Up to \$1

## Research and Legal

<b>Account reconciliation and research</b> (billed in ¼ hour increments).....	\$20 per hour (min \$10)
<b>Escheat fee</b> (accounts legally deemed abandoned property).....	\$100
<b>Processing information for subpoenas or other legal processing</b>	
Up to 4 hours.....	\$100
After 4 hours.....	\$25 per hour



Federally insured by NCUA.  
Fees are subject to change.