

# Account Fee Schedule as of 3/4/2019

## SAVINGS

*Daily Automatic Overdraft from Shares (Checking, ATM, VISA, ACH Debit)	\$2.00
*Inactive Account Fee (per month)	\$5.00
*Stop Payment (ACH)	\$25.00
*Deposit Check Returned Unpaid	\$10.00
*Insufficient Funds - ACH Debit	\$30.00
*Debit Origination Return Fee	\$30.00

## LOANS AND CREDIT CARDS

*Loan/VISA check payment returned unpaid	Up to \$10.00
*Loan/VISA debit origination Payment return fee	\$30.00
*Subordination Agreement	\$250
*Credit Card overnight Mail Fee (1-3 business days)	\$45.00
*Credit Card overnight Mail Fee (2-4 business days)	\$25.00
*International Service Assessments	1% of transaction amount.
*Replacement of Lost Visa Credit Card	\$5.00

## IRAs

*Direct Transfer of an IRA to another institution (except for CCFs)	\$25.00
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## CHECKING

*Select Style of checks (Share Drafts)	FREE
*Check copies (each)	\$2.00
*Stop Payment (Share Draft, ACH)	\$25.00
*Deposit Check Returned Unpaid	\$10.00
*Check Copies (range)	\$15.00
*Protest Fee	\$15.00
*Debit Origination Return Fee	\$30.00
*Insufficient Funds Courtesy pay (basic + plus) <i>(No funds available each check, ACH, or Debit)</i>	
Transactions of \$10 or less	\$10.00
Transaction of \$10.01 - \$20.00	\$20.00
Transactions \$20.01 and up	\$30.00
*Insufficient Funds Non-Courtesy pay accounts (each check or ACH debit)	\$30.00
*Costs of checks for other than select style of checks	Varies

## ONLINE SERVICES

*Check Images	FREE
*Bill Pay	FREE
*Funds Transfer (Incoming only) POP Money	FREE
*Funds Transfer (Outgoing only - Standard)	\$5.00
*Funds Transfer (Outgoing Only - Premium Next Day)	\$10.00
*Bill Pay Stop Payment	\$30.00
*Bill Pay Insufficient Funds Fee	\$30.00

## OTHER FEES

*Notary Fee for Members	FREE
*Wire Transfer - Incoming	FREE
*Money Orders	\$2.00
*Teller Checks (after 2 free per day)	\$2.00
*Statement copies (per statement)	\$2.00
*Notary Fee for Non-Members	\$2.00
*DBA Account service fee per month	\$4.00
*Stop payment on a Credit Union check	\$20.00
*Wire Transfer - Outgoing Domestic & Incoming International	\$25.00
*Wire Transfer - Outgoing International	\$50.00
*Below Par Value Fee	Up to \$1.00

## DEBIT CARD

Young Adult Debit Card Fees:	FREE
*ATM Surcharges and International Service Assessments:	
CAP COM Premier Debit Card Fees:	
International Service Assessments Reimbursed by CAP COM FCU)	Free
*ATM Surcharges:	Free (up to \$5.00 Transaction)
Standard Debit Card Fees:	
*ATM Surcharges (up to 10/month free)	\$.50 over 10/month
*International Service Assessments	1% of transaction amount.
*Replacement of Lost Visa Debit Card	\$5.00
*ATM Deposit Correction	\$10.00
*Overnight Fee	\$25.00

## RESEARCH AND LEGAL

*Account Reconciliation and Research (per hour) Billed in 1/4 hour increments (\$10 min)	\$20.00
*Escheat Fee (On accounts legally deemed abandoned property)	\$100.00
*Processing of an Information Subpeona or Other Legal processing (including Levies, Executions and Restraining Notices) for up to 4 hours of research (\$25/hr charge if additional research needed).	\$100.00



\* Fees are subject to change