

# SERVICE CHARGES

Effective Date October 10, 2023

MEMBERSHIP FEES	
Monthly Membership Fee For Low Balance Accounts <sup>1,3+</sup>	\$5.00
Monthly Paper Statement Fee <sup>2,3</sup>	\$2.00/month
Fresh Start Checking Monthly Service Fee	\$5.00/month

MISCELLANEOUS ACCOUNT FEES	
Statement Copy Fee	\$2.00/page
History Inquiry Copy Fee	\$2.00/page
Phone Transaction Fee (excluding PA24)*	\$2.00
Returned Item <sup>4</sup>	\$30.00/item
Account Research Fee (minimum 1 hour)	\$25.00/hour

SHARE & SHARE DRAFT FEES	
Check Cashing Fee <sup>5+</sup>	\$5.00
Temporary Check Fee	\$4.00/4 checks
Draft Copy Fee	\$3.00
Check Ordering (price depends on style)	Varies
Expedited Delivery of Checks	\$4.55
Stop Payment Fee	\$30.00/item
Stop Payment on Series (3 or more)	\$30.00/item
Interest Checking Monthly Service Fee	\$5.00
Excess Savings Withdrawal Fee (limit 6)	\$5.00
Money Market Checking Monthly Service Fee	\$10.00

OVERDRAFT & RETURNED ITEM FEES	
<i>For checks, in-person or electronic withdrawals, or other electronic means</i>	
CP Overdraft Fee (items paid using Courtesy Pay)*	\$30.00/item per posting attempt
CP OVDRF (drafts paid or over-limit with Courtesy Pay)*	\$30.00/item per posting attempt
NSF/RTD Item Fee (insufficient funds/returned item)*	\$30.00/item per posting attempt
Overdraft Transfer Fee*	\$3.00 per withdrawal

VISA FEES	
Visa Replacement Card - Rush Delivery	\$35.00
Visa Gift Card	\$3.00 in branch
Draft Copies	\$15.00
Late Fee	\$25.00

ACH FEES	
ACH Stop Payment Fee	\$30.00/item
Manual Posting Fee	\$5.00/item

ATM/DEBIT CARD FEES	
ATM Balance Inquiries	\$1.50/inquiry
Visa Debit/ATM Card Replacement Fee (1 free card per year)	\$5.00/card
ATM/Debit Card Replacement - Rush Delivery	\$35.00
ATM/Debit Card Replacement - FedEx to Different Address	\$35.00
CCF & CO-OP ATM Transactions	FREE
Non CO-OP ATM Transactions	\$1.75 per withdrawal

WIRES & WESTERN UNION	
Wire Transfer - Domestic	\$25.00/item
Wire Transfer - Foreign	\$45.00/item

MONEY ORDERS	
Money Orders	\$2.00 each
Fresh Start Checking Money Order	\$1.70 each
Stop Payment Fee	\$30.00
Money Order Research Fee	\$10.00/money order

MISCELLANEOUS CREDIT UNION FEES	
Loan Payoff Fax Fee (similar fees may apply to other loan payoff req)	\$15.00
Cashiers Check Fee	\$3.00
Fresh Start Checking Cashiers Check Fee	\$1.70
Pay by Phone Fee	\$15.00
Inactive Account Fee (6 months inactive for members over 18)*	\$10.00+membership fee
Escheat Fee	\$50.00
Completion of Request for Deposit Verification	\$10.00
Account Closing Fee*	\$10.00
Holiday Share Account Early Withdrawal Fee	\$15.00
Return/Bad Address Fee	\$5.00
Coin Sorting Fee (Non-CCF members pay 8%)	No fee
Garnishment and Levy Processing	\$65.00
Skip-A-Pay	
Loan payment of \$1-\$199.99	\$30.00
Loan payment of \$200-\$500	\$45.00
Loan payment of \$500.01 or more	\$50.00
Shared Branch Withdrawal (per month)	\$5.00 after first transaction
Safe Deposit Box Fee (Available at Sterling Heights)	3x5-\$40, 3x10-\$55, 5x10- \$70, 10x10-\$100
Lost/Replacement Key Fee	\$20
Lock Drill Fee	\$275

1- This fee is charged to accounts with an Aggregate Average Daily Balance under \$250 and will be waived if the account has an active loan or Visa credit card.

2- This fee is charged to accounts with an Aggregate Average Daily Balance over \$250 and can be waived by electing to discontinue receiving a mailed account statement and receive an e-statement.

3 -Monthly membership fees are waived for members under age 18, 62 and older, and Core Rewards members ages 18-24.

4- Checks written or deposited by our member and the check is returned.

5- This fee does not apply to checks less than \$100, accounts carrying a balance of \$250 or more, or accounts with Direct Deposit.

\*Service charge not applicable to Fresh Start Checking members