

Fee Schedule

Checking Account Monthly Service Fees	
Simply Checking	
With at least 12 debit card transactions* per month, or with direct deposit at least once per month, or the primary account owner is under 25 years old.	No Monthly Service Fee
With less than 12 debit card transactions* per month, with no direct deposit within the month, and the primary account owner is 25 years or older.	\$3.00 per month
Transformation Checking	
With at least 12 debit card transactions* per month or ADB+ \$5,000 or more	No Monthly Service Fee
With less than 12 debit card transactions* per month and ADB+ less than \$5,000.	\$8.00 per month
Classic Checking	No Monthly Service Fee
Electronic Checking	\$3.00 per month, waived if enrolled in eStatements
Premier Checking	
With Direct Deposit at least once per month and ADB+ \$500 or more	No Monthly Service Fee
With no Direct Deposit within the month or ADB+ \$500 or less	\$5.00 per month
Overdraft/Returned Item Fees	
NSF (for unpaid check or ACH items returned for non-sufficient funds)	\$38.00 per item
NSF Courtesy Paid Item (for overdrawing a checking account related to ACH and check items)	\$38.00 per item
Courtesy Pay (for overdrawing a checking account related to debit card or ATM transactions, if opted in)	\$38.00 per item
Uncollected Funds (for ACH or check items where sufficient funds are not yet available)	\$38.00 per item
Overdraft Protection Transfer	\$10.00 per transfer
Account Fees	
Early Account Closure (if closed within 180 days of account opening)	\$20.00
Checking Account Inactivity (after 12 consecutive months of no financial activity)	\$7.50 per month
Bad Address/Returned Mail	\$5.00 per month
Electronic Access Fees	
Digital Banking including Bill Pay and Text Banking	Free
Telephone Banking	Free
Debit Card	\$1.00 per month** (For Classic Checking ONLY)
Transactions and Inquiries at CFCU-owned ATMs and ATMs that use the Allpoint Network~	Free
Transactions and Inquiries at Non CFCU-owned ATMs and ATMs that do not use the Allpoint Network~	\$1.50 per transaction
Card Replacement (additional expedited mailing fees may apply)	\$10.00 per replacement
Wire Transfer Fees	
Incoming Wire Transfer	\$15.00 per wire transfer
Outgoing Domestic Wire Transfer	\$20.00 per wire transfer
Outgoing International Wire Transfer	\$40.00 per wire transfer

Returned Wire	\$15.00 per returned wire
Other Fees	
Stop Payment	\$38.00 per check/ACH item or range of checks
Temporary checks (4 minimum)	\$1.00 for each increment of 4
Telephone Transfer processed by CFCU Representative	\$5.00 per transfer
Teller/Official Check Withdrawal	\$5.00 per check (2 Free per visit, limit 6 per month)
Redeposit for presented item returned unpaid and resubmitted	\$10.00 per item
Returned Check for presented item returned not paid and debited from account	\$20.00 per item
Document Reprint (includes account statement copy, interim statement or activity printout)	\$2.00 per page***
Check Photocopy (for deposited and cleared checks)	\$5.00 per item***
Account Research (1 hour minimum)	\$25.00 per hour
Verification of deposit/credit reference (charged to requestor)	\$25.00
Notice of Levy/Restraining Order	\$100.00 per notice
Escheatment	\$50.00 per escheated account
IRA Account Fees	
IRA New Plan Account	\$10.00 per plan
IRA Direct Transfer Withdrawal	\$30.00 per transfer
Loan Fees[^]	
Mortgage Discharge Fee (County Clerk required to record satisfaction of mortgage)	Fee set and published by the county in which the related property is located. CFCU obtains the fee amount from the county.
UCC (Uniform Commercial Code) Fee (charged for registration and release of UCC lien filing as applicable to certain loan collateral)	Fee set and published by the State of New York. CFCU obtains the fee amount from the New York State UCC website.

Fees are subject to change upon thirty (30) days prior notice, unless there is a supplier price change, or a longer notice is required by law.

*Debit card transactions must post and settle to the account to be included in the monthly count. ATM transactions are not included in the monthly count.

**This fee is charged if you make 1 or more purchases at a merchant location in a month.

***In general, check images, account statements, and account activity are available in digital banking at no cost. Account statement access via Digital Banking requires enrollment in eStatements.

+ADB = Average Daily Balance for the calendar month

~Go to www.allpointnetwork.com for a listing of ATMs that use Allpoint Network

^Other loan fees may apply as disclosed in the loan documents.

Effective 8/1/2020