



FEE SCHEDULE

Effective January 1, 2018

All fees are disclosed on a per-transaction or per-item basis, unless otherwise noted.

Account Maintenance Fees	Fee	Details
Advantage Checking Account	\$5.00	Covers security, insurance and savings benefits; monthly
Regular Checking Account	\$10.00	No fee if balance > \$2,500
Money Market Savings Account	\$10.00	No fee if balance > \$2,500
Account Service Fees	Fee	Details
Account Closure	\$20.00	Account closed within 12 months of open date
Reopen Closed Account	\$5.00	Reopen any closed account
Membership Reopen	\$10.00	To reopen within 12 months of closed date
Inactive Membership	\$5.00	Monthly charge; between 90 to 365 days of inactivity (nine months of fees)
Single Service Account	\$5.00	If only account is primary savings and balance <\$100
Account Research / Reconciliation (one-hour minimum)	\$25.00 Per Hour	
Collection Item - Domestic	\$10.00	Handled in branches
Collection Item - Foreign	\$20.00	Handled in branches
Excessive Transfer (money market)	\$5.00	Charged after the sixth transfer
Excessive Withdrawal (savings account)	\$5.00	Charged after the sixth transfer
Mailed Paper Statement*	\$5.00	Per month
Statement Copy	\$5.00	Per statement
Returned Deposit Item (personal check)	\$30.00	Per NSF check
Returned Deposit Item (third party)	\$10.00	Per NSF check
Returned Mail (inaccurate address)	\$5.00	Fee applied per month
<i>* Mailed Paper Statement fee is waived for Members under the age of 18; Members 65 years and older; and Association, Business and Trust Memberships.</i>		
Bill Pay Fees	Fee	Details
Expedited Bill Payment	\$10.00	Overnight; requested via Bill Pay
Overnight Check	\$15.00	Per check
Inter-Institution Transfer	\$2.00	Making a transfer to another FI via OLB's Bill Pay; transfers to CCU are free
Checking Account Fees	Fee	Details
Check Cashing (Member written to non-Member)	\$10.00	Handled in branches: per check
Check Cashing Fee (< \$100 balance with no other services)	\$5.00	Handled in branches; per check
Check Photocopy	\$2.00	Per copy
Check Printing	Varies by style	Draft from checking account
Non-Sufficient Funds	\$30.00	Per item
Overdraft Protection Transfer	\$5.00	Per item

Stop Payment	\$30.00	Per item
Courtesy Pay*	\$30.00	Per use
* The Courtesy Pay fee is imposed for overdrafts created by checks, in-person withdrawals or by other electronic means (subject to opt-in by you). Item is paid, at City CU's discretion, as a noncontractual courtesy on an NSF item.		
Electronic Funds Transfer Fees	Fee	Details
Out-of-Network ATM - Balance Inquiry	\$3.00	ATM outside of City CU's ATM networks
Out-of-Network ATM - Transaction	\$3.00	ATM outside of City CU's ATM networks
Person to Person Payments (Zelle)	\$1.00	Per payment though online banking
Same-Day ACH Origination	\$0.50	Per item
Wire Transfer - Domestic	\$20.00	Per wire
Wire Transfer - Foreign	\$40.00	Per wire
Loan Service Fees	Fee	Details
Credit Card Two-Day Delivery	\$65.00	Per card
Credit Card Three-Day Delivery	\$35.00	Per card
Credit Card Late Payment	Up to \$25.00	Fee can vary; maximum is \$25
Credit Card Returned Payment	Up to \$25.00	Fee can vary; maximum is \$25
Late Payment (loan)	5% of payment due	Per payment
Loan Payment by Phone	\$3.00	Per loan payment
Loan Payment by Website	\$3.00	Per loan payment
Internal Refinance	\$100.00	Per CCU loan refinanced without cash out
Home Equity Loan Origination	1% of Total Loan	Per origination
Foreign Transaction Fee	Up to 1%	Per item
Safe Deposit Box Fees	Fee	Details
Key Deposit	\$20.00	Handled in branches
Change Lock/Drill Box	\$300.00	Handled in branches
Safe Deposit Box	Varies by size	Handled in branches
Other Service Fees	Fee	Details
Account Levy, Lien, Garnishment	\$25.00 + attorney fees	Per legal hold
Cash Advance Processing	\$16.00	Per cash advance
CD Early Withdrawal - Terms 12 Months or Less	90 days interest	
CD Early Withdrawal - Terms Greater than 12 Months	180 days interest	
Plastic Card Fees	Fee	Details
Two-Day Delivery	\$65.00	Per card
Three-Day Delivery	\$35.00	Per card
Plastic Card Replacement	\$5.00	Per card

Note: There is no limit on fees & charges assessed per day.

Revised 11/2/2018