

Account History Printout \$2.00 per page
 Account Research/Balancing \$15.00 per hour
 Account Statement
 (printed replacement copy) \$5.00 per copy
 Address Change Fee..... FREE
 Address Change by USPS notification/
 Insufficient Address Fee..... \$10.00 per account
 Advantage Checking Non-Qualify Fee.....\$3.00
 Out of network ATM
 Inquiry/Transfer/Withdrawal.....\$1.00 each
 ATM Card Fee.....\$5.00 per month
 Card Replacement Fee\$15.00 each
 Card/Doc Rush/Expedited Delivery.....\$50.00 each
 Carfax (fee waived with loan approval)..\$25.00 each
 Check Cashing
 (If Savings only [Regular, Special, Holiday Club]
 with an aggregate total of \$300 or less)\$2.00 per
 check
 Check Cashing (non-members).....10% - min \$8.00
 Check Copy (available online at no charge)\$3.00 per
 check
 Coin Machine Ticket Reimbursement
 (Fee applies to non-members only).....10% of total
 Coin Purchase Request.....10% of order value
 – min \$10.00
 Closed Membership (account closed within 3
 months) \$5.00 per account
 Charged Off Reopen Fee.....\$50.00
 Check Orders.....varies on style ordered
 Credit Card Application Fee.....\$15.00
 Debit Card Replacement Fee.....1 free per year
\$15.00 per additional card
 Deposited Checks/ Loan Payments
 Returned\$25.00 per item
 Excessive Share/Savings Withdrawal-Over the
 Counter (when combined teller withdrawals from a
 Regular or Special Share account exceed two per
 calendar month)\$2.00 each

Holiday Club Early Withdrawal.....\$25.00 per withdrawal
 Excessive Share/Savings Withdrawal-ACH (when combined ACH
 withdrawals from the Regular Share Account exceed two per calendar
 month) \$25.00 each
 Excessive Reg D Transfers/Withdrawals (when transfers or withdrawals
 from share/saving accounts exceed 6 per month
 [excludes in-person transactions, ATM withdrawals and CSFCU loan
 payment transfers]) .. \$2.00 each
 Fraud Processing Fee.....\$25.00
 Gift Card..... \$3.00 per item
 Inactive Account
 (no activity on entire account for one year,
 other than the posting of dividends)\$5.00 per month
 Internal Refinance Fee
 (when member refinances current loan with CU for
 purpose of reducing rate \$50.00 each
 IRA Maintenance Fee (Annual)\$10.00
 IRA Early Withdrawal \$25.00 each withdrawal
 Legal Process Fee
 (IRS Levy, Garnishment, Subpoena, or other
 like items) minimum \$50.00 per item
 Lien Release Fee (Mortgage).....\$35.00 per lien
 Loan Application Fee – Loans < \$3,000 (no refunded/processing fee;
 excludes share secured loans) \$15.00 per app
 Loan Processing Fee – Loans > \$3,000 (excludes share secured
 loans/credit cards)\$50.00 per loan
 Loan Subsequent Action Fee (any change to a
 Loan after closing including payment reversals.....\$35.00
 Payment by Phone Requests
 (ACH, Debit or Credit Card payments) \$10.00 per payment
 Member Service-Self Service Requests..... \$2.00 each
 Member Service After Hours Requests5.00 each
 Merchant Check Processing/
 Certified Funds Fee \$30.00 per check
 Money Order \$1.50 each
 Negative Balance Fee (fee charged per day on
 accounts negative 15 consecutive days)\$2.00 per day

NSF.....\$25.00 per item
 New Checking Account Fee (refunded at member's request
 after 1 yr of membership and account in good
 standing).....\$25.00
 Official Check (not made payable
 to requesting member)\$5.00 per item
 Overdraft Privilege (overdrafts created by drafts, checks,
 or Reg E items)\$25.00 per item
 Paper Statement Fee (ages 16 – 59).....\$2.00
 Rejoin Fee \$5.00
 Replacement Check (non-merchant).....\$5.00 per check
 Savings Account POS Fee.....\$1.00 per transaction
 Safe Deposit Box (Annual).....varies depending on box size
 Share Certificate Early Withdrawal Fee
 (\$25.00 plus interest penalty)\$25.00 each withdrawal
 Share Draft ID Change \$25.00
 Share Overdraft Transfer..... \$5.00 per transfer
 Starter Checks (3pages) Quantity 12..... \$10.00
 Tax Verification Fee.....\$60.00
Stop Payment Fee
 Employee Handled\$35.00 per item
 Cloud Banking Self Service FREE
 Cloud Bill Pay (bill payer service)
 (2 bills paid per month **FREE**) \$5.00 per month
 Cloud Bill Pay Research (free self -service on line)....\$30.00 per
 payment
 Title Fee\$10.00 per lien
UCC Filing Fee
 UCC Filing Fee/UCC3 Filing Fee/Upon Request.... \$9.00 per lien
 UCC Lien Release Fee.....\$13.00 per lien
 Unclaimed Property Processing\$25.00 per instance
 Verification of Account \$10.00 minimum
Wire Transfer
 Outgoing.....\$20.00 each
 Incoming.....\$10.00 each
 International.....No longer offered by credit union

