

## FEE SCHEDULE

Effective 2/1/18  
Items in bold have changed.

### SAVINGS / CHECKING ACCOUNT

Savings Account.....	\$ 8.00
If cumulative average daily balance in your deposit accounts is less than \$250	
Checking Account.....	\$ 8.00
If cumulative average daily balance in your checking and deposit accounts is less than \$1,000	
No Checking or Savings Account Fee if you are under age 18, OR age 55 or over OR have an active loan or credit card balance OR have Free Checking.	
<b>Paper Document Fee.....</b>	<b>\$ 3.00</b>
No Paper Document Fee if account has eDocuments OR if you are under age 18 OR age 55 or over.	
Money Market Account	
If balance falls below \$10,000 .....	
	\$ 15.00
Balance Inquiry (from representative) .....	\$ 5.00
Information on checks cleared.....	\$ 7.50 min/\$15 hour
Reconciling Statement.....	\$15.00 minimum
Researching Account.....	\$20.00 /hour
Stop Payment.....	\$35.00
Request for more than one Withdrawal Check.....	\$ 7.50 /check
Collection Items Deposited.....	\$20.00 or \$ 80.00
Returned Check/ACH (NSF) .....	\$35.00
CAMPUS "Courtesy Pay".....	\$35.00
Automatic Overdraft Transfer .....	\$ 8.00
Excessive Savings Withdrawal	
Over 3 withdrawals per month (lobby).....	
	\$ 7.50
No fee if more than \$5,000 average daily balance	
Deposit check returned.....	\$15.00
Deposit check returned (maker/payee the same).....	\$35.00
Foreign Account.....	\$ 8.00 /month
Bad Address .....	\$15.00 /month
Temporary Checks.....	\$ 3.00
Early Account Closing (within one year of open date).....	\$25.00
Dormant Accounts – no activity for over one year with a balance less than \$1,000.....	\$ 15.00 /month Savings
	\$ 15.00 /month Checking

### AUTOMATED TELLER MACHINE (ATM)

CAMPUS, Co-op & Publix Presto! Networks.....	FREE
Other ATM Networks .....	\$ 2.00 /withdrawal
	\$ 1.00 transfer/ bal. inq.

### LOANS & CREDIT CARDS

Loan Payment Bad Check.....	\$35.00
Loan Late Payment (except Real Estate loans).....	\$35.00 minimum
Real Estate Loan Late Payment.....	5% of the monthly payment
Mortgage Subordination .....	\$100.00
Fax for Mortgage Payoff.....	\$10.00
Satisfaction of Mortgage.....	\$10.00
Replace lost/mutilated credit card .....	\$15.00 /card/account
Credit Card Late Payment.....	up to \$37.00
Credit Card Payment Bad Check .....	up to \$25.00
Name Change/New Credit Card.....	\$15.00 /card
Credit Card International Transaction.....	1% of foreign transaction amount

### OTHER SERVICES

Stop payment on CU issued check .....	\$35.00
Online Bill Pay (no fee with "Free Checking").....	\$ 2.95 /month
Online Bill Pay Check Copy.....	\$20.00 /check
Check Pay by Phone.....	\$10.00 / check
Check Cashing (members).....	\$ 5.00 /check
Check Cashing (non-members).....	\$ 7.50 /check
Telephone transfers (excluding CAMPUS Call).....	\$ 5.00
Exchange checks .....	\$15.00 /check
Cashiers check .....	\$ 8.00
Replace lost/mutilated ATM/debit cards .....	\$15.00 /card/account
Verification of deposit .....	\$15.00
Wire transfer – Domestic.....	Outgoing \$35.00
	Incoming \$15.00
Copies (microfilm, check, statement, notes, etc.).....	\$ 7.50
Tax Levies, Garnishments .....	\$75.00
Notary .....	\$10.00
Escheat Administration .....	\$50.00