



## FEE SCHEDULE

Effective 1/1/20

### ACCOUNT SERVICES

Savings Account	\$8.00/month
If cumulative average daily balance in your deposit accounts is less than \$250.	
Checking Account	\$8.00/month
If cumulative average daily balance in your 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.	
Money Market Account	
If balance falls below \$10,000	\$15.00/month
Business Checking	\$15.00/month
If average daily balance in your Business Checking account falls below \$1,000.	
Business Checking Plus	\$15.00/month
If average daily balance in your Business Checking Plus account falls below \$2,500.	
Capital Business Checking	\$25.00/month
If average daily balance in your Capital Business Checking account falls below \$25,000.	
Researching Account	\$20.00 /hour
Stop Payment	\$35.00
More Than One Withdrawal Check	\$7.50/check
Collection Items Deposited	
Domestic	\$20.00
Foreign	\$80.00
Returned Check/ACH (NSF)	\$35.00
CAMPUS Courtesy Pay	\$35.00
Automatic Overdraft Transfer	\$8.00
Excessive Savings Withdrawal (over 3 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
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

### AUTOMATED TELLER MACHINE (ATM)

CAMPUS, Co-op & Publix Presto! Networks	No Service Fee
Other ATM Networks	\$2.00/withdrawal
	\$1.00 transfer/balance inquiry

### LOANS & CREDIT CARDS

Returned Check/ACH (NSF)	\$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

See reverse side for additional services →

## GENERAL SERVICES

Paper Document Fee	\$3.00
No Paper Document Fee if account has eDocuments OR if you are under age 18 OR age 55 or over.	
Balance Inquiry (from representative)	\$5.00
Information on Checks Cleared	\$7.50 minimum/\$15 hour
Reconciling Statement	\$15.00 minimum
Bad Address	\$15.00/month
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
Stop payment on CU issued check	\$35.00
Copies (microfilm, check, statement, notes, etc.)	\$7.50
Escheatment Administration	\$50.00
Notary	\$10.00
Tax Levies, Garnishments	\$75.00
Wire transfer - Domestic	Outgoing \$35.00 Incoming \$15.00