



MEMBERSHIP REWARDS PROGRAM

MEMBER SERVICE	STANDARD FEE	ADVANTAGE \$2,500 - \$4,999	BRONZE \$5,000-\$10,000	SILVER \$10,001-\$25,000	GOLD \$25,001-\$100,000	PLATINUM OVER \$100,000
Home Banking	FREE	FREE	FREE	FREE	FREE	FREE
ePay (Bill Payment)	FREE	FREE	FREE	FREE	FREE	FREE
Checking Monthly Service Fee**	\$9.00	\$8.00	\$7.00	\$5.00	FREE	FREE
Courtesy Pay Limits+	\$300	\$300	\$300	\$500	\$750	\$1,000
CFCU ATM Withdrawals	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Co-Op ATM Withdrawals w/ Direct Deposit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Co-Op ATM Withdrawals w/o Direct Deposit	\$1 for each withdrawal	\$1 for each withdrawal	Up to 8, then \$1	Up to 8, then \$1	Up to 8, then \$1	Unlimited
Stop Payment	\$25 per item	\$20 per item	\$20 per item	\$15 per item	FREE	FREE
Cashier's Check	\$10	\$10	\$10	\$8	FREE	FREE
CU Check Payable to Third Party	\$7	\$5	\$5	\$3	FREE	FREE
Travelers Cheques for one	1%	1%	0.5%	0.5%	FREE	FREE
Travelers Cheques for two	1.5%	1.5%	1.5%	1.5%	FREE	FREE
Loan Discount***	n/a	n/a	n/a	0.10%	0.15%	0.25%
Bonus on Certificate	n/a	n/a	n/a	0.10%	0.15%	0.25%

Schedule of Fees

Membership		Money Market		IRA		Miscellaneous	
Membership Fee	\$5	3 Withdrawals Per Month	Free	Administration Fee	Free	Notary (members only)	Free
Copy of Statement*	\$5	Over 4 Withdrawals Per Month	\$20 ea	IRA Transfer Fee	Free	Signature Guarantee (members only)	Free
Inactive Fee	\$5 per qtr					Non-Rolled Coin	10% of total
Deposited Returned Item	\$25	ATM Transactions		Loans		Gift Cheque	\$1.50
		CFCU & Co-Op ATM**	Free	DMV Transfer	\$15	Gift Cards	\$1.50
Share Draft		Non CFCU ATM Transactions	\$1	Skip Payment	\$35	Cashier's Check	\$10
ACH Stop Payment	\$25	POS Transaction	Free	Collateral Ins. Fee	\$25	CU Check to a Third Party	\$7
ACH Returned Items	\$25	Reissue Lost/Stolen Card	\$10	HELOC Processing	\$100	Stop Payment CU Check	\$25
Check Returned Unpaid/Paid	\$25	ATM Deposit Adj.	\$10 per occurrence	HELOC Conversion	\$100	Stop Payment ePay Check	\$25
Daily Overdrawn Fee (beginning on the 8 th day account is negative)	\$5 per day	NSF ATM Withdrawal Paid	\$25	Reconveyance	\$115	ePay Check Copy	\$10
Deposited Returned Item	\$25	International VISA Fee USD	.8%	Demand for Loan Payoff	\$30	Wire Transfer Domestic	\$25
Resubmitted Item	\$25	VISA Conversion Foreign	Currency 1%			Wire Transfer International	\$40
Stop Payment	\$25	Visa		Miscellaneous		Wire Tracer Fee	\$40
Copy of Statement*	\$5	Annual Fee	See Loan Dept	Account Reconciliation	\$25 per hr	Foreign Item Sent for Collection	\$30
Checking History*	\$1 per page	Cash Advance	Free	Check Cashing Non-Mbr++	2% or \$10	Research (1 hr. min.)	\$25/hr
Copy of Check*	\$10	Statement Copy*	\$5	Copy of Deposited Item	\$10	Verification of Deposit	\$10
Temp Checks 4 free/ per yr	\$.50ea	Reissue Lost/Stolen Card	\$10	Invalid Social Security #	\$50		
		Copy of Charge Slip	\$15	Levy Processing Fee	\$25		
		Over limit Fee	\$20	Subpoena Processing Fee	\$25 per hr		
		Card Retrieval	\$65				

eAccount	
Online Access	Free
Telephone Assistance	\$2 per call
Lobby Fee	\$5

* Available on Home Banking for Free. ** Free with Direct Deposit. *** Loan discount not available on real estate or Visa + Some Restrictions Apply.

++Whichever is greater. Effective 04/27/09