

FEE SCHEDULE

ITEM	FEE
AUTOMATIC WITHDRAWALS	
Ach Return	\$27.50 per item
CREDIT UNION CHECKS	
3 RD Party	\$2.50 per check
Stop payment	\$15.00 per check
Photocopy	\$3.00 per check
DEBIT	
30 Free P.O.S	0.50 each over 30
Up to 5 ATM Transactions	FREE/\$1.00 each over 5
ATM Replacement	\$10.00 per card
MISCELLANEOUS	
Account Research	\$20.00 per hour
Government Levy	\$25.00 per levy
IRA Transfer	\$25.00
Statement Return	\$5.00 per return
Inactive Account*	\$3.00 per month
SHARE DRAFT	
Monthly Service Charge	\$8.50 (waived with Direct Deposit or average daily balance of \$1500.00)
Check Returned Unpaid	\$27.50 per check
Stop Payment	\$20.00 per check
Photocopy	\$3.00 per check
Deposited Check returned Unpaid	\$5.00 per check
VISA CARD	
Annual Fee	\$10.00
Late Payment	\$10.00
Payment Returned Unpaid	\$15.00
Card Replacement	\$10.00
Emergency Walk-Thru of Card	\$15.00
WIRES	
Domestic	\$20.00
International	\$40.00

* Inactive accounts with balances under \$500.00 with no activity for 12 or more months. Accounts ages 0-18, or with an active CTFCU Visa are exempted from this fee.