

FEE SCHEDULE - COLLEGEDALE CREDIT UNION
EFFECTIVE SEPTEMBER 1, 2023

<u>Description</u>	<u>Amount</u>	<u>Definition</u>
<u>Loans:</u>		
Late Charges	Greater of \$5.00 or 5% of pymt	When payment is made > 10 days after due date
Term Note Loan Fee	\$35.00	
Share Secured Loan Fee	\$50.00	
Business Loan Processing Fee	\$100.00	Business loans under \$49,999
	\$250.00	Business loans over \$50,000
Consumer Loan Processing Fee	\$25.00	Consumer loans up to \$1,999
	\$45.00	Consumer loans \$2,000 to \$4,999
	\$75.00	Consumer loans \$5,000-\$9,999
	\$100.00	Consumer loans \$10,000-\$49,999
	\$150.00	Consumer loans \$50,000 and over
Mortgage Loan Fee	Available Upon Request	
Term Note Late Fee	\$35.00	
Loan Advance - Line of Credit	\$5.00	Loan Advances including overdraft protection transfers
HELOC Annual Fee	\$50.00	In lieu of \$5 per advance fee for HELOCs opened as of 7/1/2023
Carfax	\$20.00 or free with loan	
Skip Pay Fee	\$25.00	Fee charged for a payment extension / skip payment
<u>Credit Cards:</u>		
NSF	\$26.00 (VISA)	Per check returned
Late Payment	Up to \$40.00	
Lost Card Replacement	\$20.00 (VISA)	
Priority Rush Fee	\$30.00 (VISA)	
<u>ATM / Debit Cards:</u>		
Instant Issue Cards	\$5.00	Instantly issued replacement cards
Replacement Card Fees	Free, if	Ordered - 7-10 business day expected delivery / RUSH shipping \$40
Transaction Fees	\$2.00	Per transaction at any ATM not part of the Co-Op*
Foreign Surcharge (Non-Member ATM Txn Fee)	\$3.00	Per transaction at any ATM not part of the Co-Op*
<u>Share / Share Drafts:</u>		
NSF Posting / Return Fee	\$35.00	Per draft manually posted or returned
Return Deposit Fee	\$35.00	Upon 2nd return
Stop Payment Fee	\$34.00	Stop pymt of share draft issued
Student Share Draft Fee	\$1.00	Per month
Regular Share Draft Fee	\$5.00	Per month if account balance goes below \$500 (members age 62 and older are exempt)
Business Share Draft Fee	\$5.00	Per month if account balance goes below \$500
Share Draft Copy	\$2.00	Copy of paid share draft - mailed or picked up
Interim Statement (print out)	Free	Printout of history of Share Draft account
Check Orders	Per style ordered	Charge for check orders
Temporary Check Fee	\$2/sheet (4 checks)	8 Free checks upon account opening, then \$2/sheet
Excessive Withdrawal Fee	\$5.00	Over 6 electronic withdrawals or transfers per month (Shares only)
Closed Share / Share Draft	\$10.00	If closed within 6 months of opening
<u>ACH:</u>		
Outgoing ACHs - CCU Originated	\$3.00	Per outgoing ACH request originated by CCU
NSF Posting / Return Fee	\$35.00	Per ACH item manually posted or returned
Stop Payment	\$34.00	Per ACH item stopped
Excessive Withdrawal Fee	\$5.00	Over 6 electronic withdrawals or transfers per month (Shares Only)
<u>Miscellaneous Fees:</u>		
Incoming Wire Fee	\$15.00	For each incoming wire
Outgoing DOMESTIC Wire Fee	\$20.00	For each outgoing DOMESTIC wire
Outgoing FOREIGN Wire Fee	\$60.00	For each outgoing FOREIGN wire
Manual ACH / Wire Setup Fee	\$10.00	For each ACH/Wire not set up through Online Banking
Official Checks/Cashier's Checks/ Money Orders	\$5.00	Per Check or Money Order
Statement Copies	\$3.00	Per monthly statement copy
Research	\$20.00	Per hour - one hour minimum - plus \$2 per copy
Notary	\$5.00	Per document page to non-members
Notary Witness	\$10.00	Per witness provided by CCU
Bad Address Fee	\$2.00	Per quarter
Legal Processing Fee	\$100.00 plus all legal fees	Levies/Writs/Unclaimed Prop/Garnishments and Other Legal Processes
Stop Pay on Official Checks/ Cashier's Checks/Money Orders	\$5.00	When a member purchases an official check and then chooses to do a stop payment
Safe Deposit Box Key Deposit	\$75.00	Deposit held until box closed; refunded if all keys are turned in
Drill Safe Deposit Box	\$150.00 or current locksmith fees	If a member loses the keys to their safe deposit box
Bill Pay Service (Free)	\$1.00/transaction	Per bill pay transaction**
Foreign Check Deposit Fee	\$15.00	Per international check deposited
Non-Member Check Cashing Fee	1% or \$5, whichever is greater	Fee for checks drawn on CCU (\$25 and up) cashed by non-members
Dormancy Fee	\$5.00/quarter	After 1 year of inactivity

*Additional fees may be charged by that ATM

**Additional fees may be charged for Expedited Services with Bill Pay

PAR VALUE OF A SHARE EQUALS \$50.00

Board Approval Date 05/11/2023