



# Community First Credit Union

## FEE SCHEDULE

Effective: September 1, 2026

### MEMBERSHIP (ONE-TIME)

New Member (Loan-Only): \$25

### NOTARY & MEDALLION (PER SIGNATURE)

Notary:

~Credit Union-Related Docs: \$0

~Non Credit Union-Related Docs: \$15

Medallion:

~Members Only: \$0

### SAFE DEPOSIT BOX (ANNUAL)

2x5: \$20

3x5: \$25

5x5: \$40

3x10: \$45

5x10: \$75

7x10: \$100

10x10: \$125

Force Open / Re-Key (per event): \$250

Replacement/Duplicated Key: \$25

### WIRE TRANSFER

Outgoing, Domestic: \$25

Outgoing, Foreign: \$40

Incoming, Returned: \$10

Recall or Trace: \$40

### STOP PAYMENT

Draft: \$24

Money Order: \$24

ACH: \$24

### MISCELLANEOUS

Mailed monthly statement: \$2

- **Waived**, if 62 years of age or older

Returned Deposit / Loan Payment: \$10

Copies: \$2 per item

Research Fee: \$25/hour, min. 1 hr.

Undeliverable Mail / Locator fee: \$5

Legal Documents: \$75

Overnight Mail: at actual cost

Dormant Account

(12 months, no transactions): \$5/month

### CHECKS

Money Order: \$3

Cashier's Check: \$5

On-Us Check Cashing: \$5/transaction

Replacement / Refund Cashier's Chk: \$25

Replacement Money Order: \$25

Foreign Checks: \$50/check

Manual Posting of ACH / Check: \$10

### BUSINESS ACCOUNTS:

#### CURRENCY / COIN

20¢ Per \$100 supplied

Waived until amount supplied exceeds:

- \$2,000, Non-Profit Checking
- \$5,000, Local Trade Checking
- \$10,000, Interest Checking

### CHECKING ACCOUNT

Local Advantage: **No Fee**

Local Advantage PLUS: \$5

- **Waived** if 12 debit swipes in month

iChecking: \$6

- **Waived** if \$1,000 balance maintained

Local Non-Profit: \$0

Local Trade: \$10

- **Waived** with \$2,500 average daily bal.

Local Trade Interest: \$15

- **Waived** with \$5,000 average daily bal.

2nd Chance: \$10

2nd Chance Business: \$19

Temporary Checks: \$2/page

### Making Payments

Online, via eCheck / ACH: \$2.99

Online, via Debit \$4.99

Contact Center Assistance, \$9.99

### SAVINGS ACCOUNT

Under Min. Balance: \$5/month

### MONEY MARKET

Temporary Checks: \$2/page

### IRA & HSA ACCOUNTS

Annual Maintenance: \$5

Transfer to other institution: \$25

### ATM/DEBIT CARDS

Replacement Card: \$10

RUSH Replacement Card: \$75

Special Mailing for Card: \$15

ATM Deposit Adjustment: \$6

### OVERDRAFT FEES

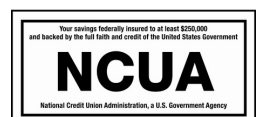
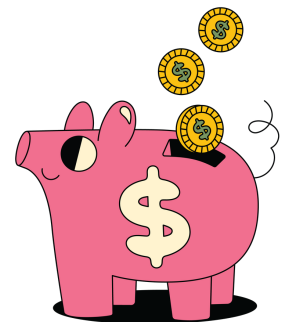
Returned Item: \$14

Non-Sufficient Funds (NSF): \$14

Courtesy Pay (CPay): \$14

- You will never be charged more than five (5) overdraft fees per day.
- No fee charged if:
  - Balance is negative between -\$0.01 and -\$10.00.
  - There are sufficient available funds when the transaction was authorized.

**See account agreement for more details.**



**Fewer Fees than Banks. Lower Fees than Banks. You KEEP More!**