

CREDIT UNION FEES

CHECKING - MAINTENANCE FEE

Personal Accounts		FREE
Business Accounts		\$5.00/month
	Item Deposited	\$.05 each
Return Item Fee		\$25.00
	Third Party Check	\$15.00
Courtesy Pay		\$25.00
Stop Payment Order		\$15.00
Account Reconciliation Fee		\$25.00/hour
Check Orders		Varies
Check Copy Fee		\$4.00 each
Online Check Image		FREE
Overdraft Transfer Fee		\$1.00
Temporary Checks (8 checks)		\$3.00
Non-Member Check Cashing Fee		\$2.00
Foreign Check Cashing Fee		Varies

AUTOMATED TELLER MACHINES (ATM/DEBIT Cards)

Replacement Cards		\$5.00
Replacement PIN		\$2.00
Inquiries Over 3/month at CMCCU		\$1.00 each
Other ATM Withdrawals/Transfers/Inquiries		\$1.00 each

VISA CARD

Annual Fee		NO CHARGE
Over Limit Fee		\$20.00
Late Fee		\$20.00
Temporary Increase Fee		\$10.00
Return Payment		\$25.00

OTHER SERVICES

Money Orders		\$1.00
Travelers Cheques per \$100		\$1.00
	2 Signature Travele	\$2.00
	GiftChecks	\$1.25
Western Union Money Orders		\$20.00
	International	Varies based on cost
Wire Transfer Fee		\$17.00
	Foreign	\$30.00
Account History (per page)		\$1.00
Duplicate Statement Copy (per page)		\$2.00
Corporate Draft (payable to 2nd party, except loans)		\$2.00
Fax (per page)		\$2.00
Dormant Account (No Activity, 1 year)		\$5.00/ month
Verification of Deposit		\$5.00
Escheat Fee		\$25.00
Legal Processing Fee		\$20.00
Bad Address Fee Maintenance Fee		\$1.00/ month

LOANS

Filing and Recording Fees		Cost
Skip a Payment Fee		\$25.00
Refinance Fee		\$100.00

**ALL FEES ARE SUBJECT TO CHANGE.
FEE SCHEDULE EFFECTIVE FEBRUARY 1, 2007**