

Account History Printout ..... \$2.00 per page  
 Account Research/Balancing ..... \$15.00 per hour  
 Account Statement  
 (printed replacement copy) ..... \$5.00 per copy  
 Address Change Fee..... FREE  
 Address Change by USPS notification/  
 Insufficient Address Fee..... \$10.00 per account  
 Advantage Checking Non-Qualify Fee.....\$3.00  
 Out of network ATM  
 Inquiry/Transfer/Withdrawal.....\$1.00 each  
 ATM Card Fee.....\$5.00 per month  
 Card Replacement Fee .....\$15.00 each  
 Card Rush/Expedited Delivery .....\$40.00 each  
 Carfax (fee waived with loan approval)..\$25.00 each  
 Check Cashing  
 (If Savings only [Regular, Special, Holiday Club]  
 with an aggregate total of \$300 or less) ....\$2.00 per  
 check  
 Check Copy (available online at no charge)\$3.00 per  
 check  
 Coin Machine Ticket Reimbursement  
 (Fee applies to non-members only) .....10% of total  
 Holiday Club Early Withdrawal.....\$25.00 per  
 withdrawal  
 Closed Membership (account closed within 3  
 months) ..... \$5.00 per account  
 Charged Off Reopen Fee.....\$50.00  
 Check Orders.....varies on style ordered  
 Debit Card Replacement Fee.....1 free per year  
 .....\$15.00 per additional card  
 Deposited Checks/ Loan Payments  
 Returned .....\$25.00 per item  
 Excessive Share/Savings Withdrawal-Over the  
 Counter  
 (when combined teller withdrawals from a Regular  
 or Special Share account exceed two per  
 calendar month) .....\$2.00 each

Excessive Share/Savings Withdrawal-ACH (when combined ACH  
 withdrawals from the Regular Share Account exceed two per calendar  
 month) ..... \$25.00 each  
 Excessive Reg D Transfers/Withdrawals (when transfers or withdrawals  
 from share/saving accounts exceed 6 per month  
 [excludes in-person transactions, ATM withdrawals and CSFCU loan  
 payment transfers]) .. \$2.00 each  
 Fraud Processing Fee.....\$25.00  
 Gift Card..... \$3.00 per item  
 Inactive Account  
 (no activity on entire account for one year,  
 other than the posting of dividends) ..... \$5.00 per month  
 Internal Refinance Fee  
 (when member refinances current loan with CU for  
 purpose of reducing rate ..... \$50.00 each  
 IRA Maintenance Fee (Annual) .....\$10.00  
 IRA Early Withdrawal ..... \$25.00 each withdrawal  
 Legal Process Fee  
 (IRS Levy, Garnishment, Subpoena, or other  
 like items) ..... minimum \$50.00 per item  
 Lien Release Fee (Mortgage).....\$35.00 per lien  
 Loan Application Fee  
 (refunded if loan closed; excludes  
 share secured loans) ..... \$15.00 per app  
 Loan Processing Fee – Loans > \$3,000  
 (excludes share secured loans/credit cards) .....\$35.00 per loan  
 Loan Subsequent Action Fee (any change to a  
 Loan after closing including payment reversals.....\$35.00  
 Payment by Phone Requests  
 (ACH, Debit or Credit Card payments) ..... \$10.00 per payment  
 Member Service-Self Service Requests..... \$2.00 each  
 Member Service After Hours Requests .....5.00 each  
 Merchant Check Processing/  
 Certified Funds Fee ..... \$30.00 per check  
 Money Order ..... \$1.50 each  
 Negative Balance Fee (fee charged per day on  
 accounts negative 15 consecutive days) .....\$2.00 per day  
 NSF..... \$25.00 per item

New Checking Account Fee (refunded at member's request  
 after 1 yr of membership and account in good  
 standing).....\$25.00  
 Official Check (not made payable  
 to requesting member).....\$5.00 per item  
 Overdraft Privilege (overdrafts created by drafts, checks,  
 or Reg E items).....\$25.00 per item  
 Paper Statement Fee (ages 16 – 59).....\$2.00  
 Rejoin Fee ..... \$5.00  
 Previous Charged Off Account ..... \$50.00  
 Replacement Check (non-merchant).....\$5.00 per check  
 Rush Delivery (Fed Ex, USPS, UPS) .....\$40.00 per request  
 Savings Account POS Fee.....\$1.00 per transaction  
 Safe Deposit Box (Annual).....varies depending on box size  
 Share Certificate Early Withdrawal Fee  
 (\$25.00 plus interest penalty) ..... \$25.00 each withdrawal  
 Share Draft Account Number Change ..... \$20.00  
 Share Overdraft Transfer ..... \$5.00 per transfer  
 Starter Checks (3pages) Quantity 12..... \$6.00  
 Tax Verification Fee.....\$60.00  
**Stop Payment Fee**  
 Employee Handled .....\$35.00 per item  
 Cloud Banking Self Service ..... FREE  
 Sunny's Bill Pay (bill payer service)  
 (fee waived with 2 or more bills paid) ..... \$6.00 per month  
 Sunny's Bill Pay Research  
 (free self -service on line) .....\$30.00 per payment  
 Title Fee .....\$10.00 per lien  
**UCC Filing Fee**  
 UCC Filing Fee/UCC3 Filing Fee/Upon Request .... \$9.00 per lien  
 UCC Lien Release Fee.....\$13.00 per lien  
 Unclaimed Property Processing .....\$25.00 per instance  
 Verification of Account ..... \$10.00 minimum  
**Wire Transfer**  
 Outgoing.....\$20.00 each  
 Incoming.....\$10.00 each  
 International.....No longer offered by credit union