

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
Card/Doc Rush/Expedited Delivery\$50.00 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 Cashing (non-members)10% - min \$8.00
Check Copy (available online at no charge)\$3.00 per check
Coin Machine Ticket Reimbursement (Fee applies to non-members only)10% of total
Coin Purchase Request10% of order value – min \$10.00
Closed Membership (account closed within 3 months)
Charged Off Reopen Fee\$50.00
Check Ordersvaries on style ordered
Debit Card Replacement Fee1 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)
calendar month)\$2.00 each

Holiday Club Early Withdrawal\$25.00 per withdrawal
Excessive Share/Savings Withdrawal-ACH (when combined ACH withdrawals from the Regular Share Account exceed two per calendar month)
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)
Internal Refinance Fee (when member refinances current loan with CU for purpose of reducing rate
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 – Loans < \$3,000 (no refunded/processing fee; excludes share secured loans)
Loan Processing Fee — Loans > \$3,000 (excludes share secured loans/credit cards)\$50.00 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 Requests5.00 each
Merchant Check Processing/ Certified Funds Fee
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
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New Checking Account Fee (refunded at member's request
after 1 yr of membership and account in good standing)\$25.00
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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
Replacement Check (non-merchant)\$5.00 per check
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 ID Change\$25.00
Share Overdraft Transfer
Starter Checks (3pages) Quantity 12\$10.00
Tax Verification Fee\$60.00
Stop Payment Fee
Employee Handled\$35.00 per item
Cloud Banking Self Service FREE
Cloud Bill Pay (bill payer service)
(2 bills paid per month FREE)\$5.00 per month
Cloud 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
InternationalNo longer offered by credit union