

Schedule of Fees

Share Accounts

Minimum Balance to Open (Youth)	\$25.00 (\$5.00)
Membership Fee	FREE
Paper Statement Fee	\$15.00
REG D Transfers/Withdrawals (In excess of 6 per month)	\$5.00
Negative Share Balance Fee (below minimum balance, charged monthly)	\$5.00
Reopen Fee (account abuse)	\$50.00
Levy/Garnishment Processing Fee	\$100.00
<u>Share Draft Accounts</u>	
Minimum Balance to Open	\$25.00
Monthly Service Charge	FREE
Stop Payment (per order)	\$30.00
Insufficient Fund Paid (Courtesy Pay) (Per Item)	\$30.00
Insufficient Fund Check (NSF) (Per Item)	\$30.00
ACH Originations— Reoccurring	FREE
ACH Originations—Non-Reoccurring	\$20.00
International Debit Usage (% of total transaction)	1%
Check Copies (limit 5 per month, \$1.00 per check copy after limit is reached)	\$1.00
Account Activity Printouts (limit 3 pages, \$1.00 per page after printout limit is reached)	\$1.00
Telephone/In Branch Inquiries	FREE
Temporary Checks (per page)	\$2.00
Account Closure (within 6 months)	\$20.00

Online Banking

Online Branch	FREE
Caprock Bill Pay	FREE
Online Transfers	FREE
24/7 Internet Banking	FREE
Password Reset (Online Banking Website)	FREE
Password Reset by CFCU (Online Banking)	\$5.00

ATM/Debit Card Service Fees

Plastic Debit Card	FREE
Transactions at CU ATM	FREE
ATM Balance Inquiry (At Foreign ATM)	\$1.00
Insufficient Fund Withdrawal (If Opted in to Overdraft Protection) (Per Transaction)	\$30.00
Dormant Account Fee (12 months inactivity, per month)	\$5.00
Account Closure Fee (After 3 years of inactivity)	\$50.00
Additional Debit Cards after 3	\$10.00
PIN Reset	\$1.00

Loan Fees

Return Loan Payment Fee	\$30.00
Delinquent Loan Payment Fee (5% of Payment Due after 14 days)	
Payment by Credit Card Fee	\$15.00
Skip-A-Payment (per loan)	\$25.00

Miscellaneous Fees

Fax—Incoming	FREE
Fax—Outgoing	\$1.00
Check Cashing Fee-*Exceptions May Apply {Waived for accts Avg Daily Balance >\$100}	\$10.00
Counter Checks (each)	\$1.00
Money Orders (each)	\$2.00
Certified Funds Cashier Check (each)	\$3.00
Deposited Checks Returned (Per Item)	\$15.00
Statement Duplication (Per Statement)	FREE
Research/Reconciliation (per 1/2 hour)	\$25.00
Notary Services	FREE
Returned Statement Fee	\$10.00
Xerox Copies (per page)	FREE

Wire Transfer Fees

Wire Transfer—Incoming	FREE
Wire Transfer—Outgoing	
Domestic	\$15.00
Foreign	N/A
Western Union	N/A

Prepaid Visa Cards

Reloadable Card	\$5.00
Gift Card	\$5.00
Travel Card	\$5.00
Youth Card	\$5.00