

**FEE SCHEDULE - COLLEGEDALE CREDIT UNION
EFFECTIVE JULY 1, 2022**

<u>Description</u>	<u>Amount</u>	<u>Definition</u>
Loans:		
Late Charges	Greater of \$5.00 or 5% of pymt	When payment is made > 10 days after due date
Term Note Loan Fee	\$35.00	
Share Secured Loan Fee	\$50.00	
Business Loan Processing Fee	\$100.00	Business loans under \$49,999
	\$250.00	Business loans over \$50,000
Consumer Loan Processing Fee	\$25.00	Consumer loans up to \$1,999
	\$45.00	Consumer loans \$2,000 to \$9,999
	\$75.00	Consumer loans \$5,000-\$9,999
	\$100.00	Consumer loans \$10,000-\$49,999
	\$150.00	Consumer loans over \$50,000
Mortgage Loan Fee	Available Upon Request	
Term Note Late Fee	\$35.00	
Loan Advance-Line of Credit	\$5.00	Loan Advances including Overdraft Protection transfers
Carfax	\$20.00 or free with loan	
Skip Pay Fee	\$25.00	Fee charged for a payment extension / skip payment
Credit Card:		
NSF	\$26.00	Per check returned
Late payment	\$25.00	When payment is made > 10 days after monthly statement closing date
Lost card replacement	\$20.00	
Priority rush fee	\$30.00	
ATM / Debit Cards:		
Instant Issue Cards	\$5.00	Instantly Issued replacement cards
Replacement Card fees	Free	Ordered – 7-10 business day expected delivery / RUSH shipping \$40
Transaction fees	\$2.00	Per transaction at any ATM not part of the Co-Op*
Foreign surcharge (Non-Member ATM Txn Fee)	\$3.00	Per transaction at any ATM not part of the Co-Op*
Share Draft:		
NSF Posting fee	\$34.00	Per draft manually posted
NSF Return fee	\$35.00	Per draft that has to be returned
Stop payment fee	\$34.00	Stop pymt of share draft issued
Student Share Draft fee	\$1.00	Per month
Regular Share Draft fee	\$5.00	Per month if account balance goes below \$500 (members age 62 and older are exempt)
Business Share Draft fee	\$5.00	Per month
Share Draft Copy	\$2.00	Copy of paid share draft-mailed or picked up
Interim Statement (print out)	Free	History of Share Draft Acct from computer
Check Orders	Per style ordered	Charge for check orders
Temporary Check Fee	\$2/sheet (4 checks)	8 Free checks upon account opening, then \$2/sheet after
Excessive withdrawal fee	\$5.00	Over 6 electronic withdrawals or transfers per month
Closed Share Draft	\$10.00	If Share Account open less than 6 months
ACH:		
Outgoing ACHs – CCU Originated	\$3.00	Per outgoing ACH request originated by CCU
NSF Posting fee	\$34.00	Per ACH manually posted
NSF Return fee	\$35.00	Per ACH item returned
Stop payment	\$34.00	Per ACH item stopped
Excessive withdrawal fee	\$5.00	Over 6 electronic withdrawals or transfers per month
Miscellaneous Fees:		
Incoming Wire fee	\$15.00	For each incoming wire
Outgoing DOMESTIC Wire Fee	\$20.00	For each outgoing DOMESTIC wire
Outgoing FOREIGN Wire fee	\$50.00	For each outgoing FOREIGN wire
Manual ACH / Wire Setup Fee	\$10.00	For each ACH/Wire not set up through Online Banking
Official Checks/Cashier's Checks/ Money Orders	\$5.00	Per Check or Money Order
Self-Service photocopies	\$0.10/\$0.15	Per copy 1 side/Per copy 2 sides
Statement copies	\$3.00	Per statement copy
Research	\$20.00	Per hour – one hour minimum - plus \$2 per copy
Notary	\$5.00	Per document page to non-members
Notary Witness	\$10.00	Per witness provided by CCU
Bad Address Fee	\$2.00	Per quarter
Legal Processing Fee	\$100.00 plus all legal fees	Levies/Writs/Unclaimed Prop/Garnishments and Other Legal Processes
Stop Pay on an Official Checks/ Cashier's Checks/ Money Orders	\$5.00	When a member purchases an official check and then chooses to do a stop payment
Safe Deposit Box Key Deposit	\$75.00	Deposit held until box closed; refunded if all keys are turned in
Drill Safety Deposit Box	\$150.00 or current locksmith fees	If a member loses the keys to their safety deposit box
Replacement Member Access Card	\$3.00	First card free / replacement card \$3.00
Bill Pay Service (Free)	\$1.00/transaction	Per bill pay transaction**
Foreign Check Deposit Fee	\$15.00	Per International check deposited
Non-Member Check Cashing Fee	1% or \$5, whichever is greater	Fee for checks drawn on CCU (\$25 and up) cashed by non-members

*Additional fees may be charged by that ATM

** Additional fees may be charged for Expedited Services with Bill Pay