

Cost Recovery Schedule

Effective 08-01-2020

Share Account Fees

Membership (one-time charge)	\$1.00
Early Closure (less than 90 days)	\$25.00
Monthly Minimum Balance (waived if minimum balance \$25 or greater)	\$5.00
Statement (Waived if receiving e-statements)	\$5.00
Currency Transaction (per \$1000 or portion thereof. No charge for the first \$5000 per month. Aggregate of all suffixes within an account)	\$1.50

Debit Card Fees

Debit Card Original Issue	N/C
NSF Debit Transaction (each)	\$30.00
Block / Unblock	\$5.00
Card Replacement	\$15.00
Temporary Raise in Limit	\$15.00
Rush Card Order	\$50.00

Checking Account Fees

Money Market Monthly Draft (after 3 free per month)	\$5.00
Non-Sufficient Funds (per check)	\$30.00
Stop Payment	\$20.00
Photocopy of Paid Check (2 free per statement)	\$5.00
Counter Checks (per sheet)	\$1.00
Opportunity Checking (per month, waived if minimum balance >\$1000)	\$10.00

Electronic Services Fees

ACH NSF (each attempted clearing)	\$30.00
ACH Stop Payment	\$20.00

Online Banking / Bill Pay Fees

Online Banking	No Charge
Mobile Banking	No Charge
Online Bill Pay	No Charge

Wire Transfer Fees

Incoming	No Charge
Outgoing Domestic Wire	\$20.00

Notary Public Fees

Per Signature (no charge to members)	\$15.00
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Cashier's Check Fees

Payable to Account Owner	No Charge
Payable to 3rd Party (or exchange of a VCCU check)	\$5.00

General Service Fees

Returned Check (deposit item)	\$10.00
Medallion Signature Guarantee (member only)	No Charge
Statement Copy (per statement)	\$5.00
Printed History (per page)	\$1.00
Escheat, Account Closure	\$5.00
Escheat, Account Reinstatement	\$5.00
Return Mail / Bad Address (including notification by USPS)	\$5.00
Account Reconciliation / Research (per hour, 1 hour minimum)	\$50.00
IRA / HSA Annual Account	\$15.00
IRA Transfer	\$15.00
Levy Processing (including all legal documents)	\$50.00
Foreign Check Negotiation	\$35.00
Foreign Currency Order / Exchange	\$15.00
Financial Counseling	No Charge
Legal Action Against Account	\$75.00
Mutilated Currency (per bill)	\$0.75

Loan Service Fees

Application	No Charge
Real Estate Processing (see loan rate sheet)	Varies
Document Prep (R/E)	Varies
Force Placed Collateral Protection	\$50.00
Loan Payoff Demand (R/E)	\$25.00
Private Party / Out of State Title	\$75.00
Duplicate Lien Satisfied Release	\$10.00

Visa Account Fees

Duplicate Visa Statement	\$5.00
Express Payment	\$15.00
Temporary Raise in Limit	\$15.00
Card Replacement	\$15.00
Rush Card Order	\$50.00
Block / Unblock	\$5.00

Safe Deposit Box Annual Rental Fees

Small	\$25.00
Medium	\$35.00
Large	\$50.00
X-Large	\$75.00
Past Due Rent	\$15.00

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Community Credit Union