

CROSSROADS COMMUNITY FCU SERVICE FEE SCHEDULE

SHARE ACCOUNT FEES:

IRA Premature Closing: (Before Age 59 1/2) Fee \$ 25.00
Xmas Club Premature Closing Fee \$ 20.00
Early Account Closing Fee (before 6 months) \$25.00
Shares Below Par Value (after 75 days) up to \$25.00

Money Market Share account offers five (5) free withdrawals each month. In excess of five (5) withdrawals per month, a \$5.00 fee per transaction will be charged.

SHARE DRAFT ACCOUNT FEES:

Overdraft Transfer Fee \$3.00
NSF Fee \$25.00
Stop Payment Fee \$20.00
Copy of Paid Draft \$2.00
Copy of Paid Drafts Mailed \$5.00
Copy of Paid Drafts Faxed \$5.00
Share Draft Printing Fee - Varies
Account Reconciliation (hourly 1 hour min) \$25.00
Account Research (hourly 1 hour min.) \$25.00
Wire Transfer (Outgoing) Domestic \$25.00
Wire Transfer (Incoming) Domestic \$10.00
Wire Transfer recall \$50.00
Certified Check Fee \$20.00
Protest Fee \$25.00
Inactivity/Dormancy Fee (Monthly) after 270 days \$10.00
ATM Withdrawal/Balance Inquiry* \$2.00
Return Mail/Incorrect Address \$5.00
ATM/Debit Card NSF Fee \$20.00
ATM/Master Debit Replacement Fee \$10.00
ATM/Master Debit Pin Copy \$10.00
Rush ATM/Debits Card \$30.00

SERVICES:

Legal Action Compliance – Tax Levies, and Restraining Notices \$75.00
Statement Copy Fee (per page) \$2.00
Deposited Item Returned Fee \$20.00
Items Sent For Collection Fee \$20.00
Money Order Fee (each) \$3.00
Mailed Check Withdrawal Request \$2.00
Non Member Check Cashing Fee \$15.00
Non-Automated Balance Inquiry/Account Transfer Fee 2.00
Online Bill Pay - Same Day Payments \$9.95
Online Bill Pay - Next Day Overnighted Checks \$14.95
Loose Coin Fee – 5% of amount presented.

ATM (Automated Teller Machine)

*CCFCU offers five (5) free withdrawals/balance inquiries posted to your account during each monthly cycle. Additional withdrawal/balance inquiries during that period are \$2.00 each.

LOANS:

Duplicate Lien Release \$20.00
Mortgage discharge replacement \$50.00
Late Fees - \$ 15.00
Escheatment Fee \$25.00
Installment Loan Early payoff within the first 90 days \$100.00

MASTERCARD TRANSACTION FEES:

Cash Advance Fee \$10.00
Foreign Transaction Fee 0.08% of each transaction in U.S. dollars completed outside the U.S. & 1.00% of each transaction in U.S. dollars completed in a foreign currency.

Penalty Fees

Late Payment Fee Up to \$15.00
Returned Payment Fee Up to \$25.00

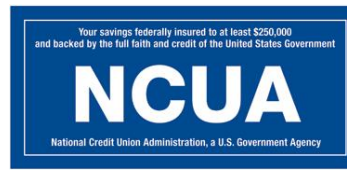
Other Fees

Statement Copy Fee \$2.00
Document Copy Fee \$2.00
Rush Fee \$20.00
Emergency Card Replacement Fee \$45.00
PIN Replacement Fee \$10.00
Card Replacement Fee \$10.00
Pay-by-Phone Fee \$10.00
Account Research Fees \$25.00 per hour - 1-hour minimum charge.

Service Fees are subject to change

Credit Union Membership

Membership Share ... \$25.00 par value.
Must be maintained for CU membership.



Rate & Fee Schedule

Share, Share Draft, & IRA Accounts

Truth-In-Savings Disclosure



CrossRoads Community FCU

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www.crcfcu.com