

# FEE SCHEDULE

The fees are accurate and effective as of the date indicated. Capital Credit Union may offer other fees or amend the fees described below from time to time. If you have any questions, or require current fee information on your accounts, please call us at 255-0042 or 1-800-735-6922.

General Services	
Replacement ATM Card	\$5.00 each
Share 1 Service Fee (Not charged to members 24 and under.)	\$5.00 per month if savings balance falls below \$100 and no other products and services are used. <sup>1</sup>
Money Market and Premium Money Market Service Fee	\$10.00 per month if account balance falls below \$2,500. <sup>1</sup>
Account Closed Within First 6 Months (Not charged to members 18 and under.)	\$15.00 If ATM/Debit card ordered during that time, charged an additional \$5.00.
Returned Statement (Locator Fee)	\$5.00 per month
Duplicate Statement Fee / Account History Printout	\$2.00 per month/per printout
Account History Research	\$20.00 per hour, 1 hour min.
Excess Withdrawals Over the Teller Counter (4 withdrawals or more per month. Not charged to members aged 24 and under, or members with aggregate balances over \$500.)	\$3.00 each
Research Authorized Withdrawal	\$2.50 each
Receipt Requested by Mail	\$1.00 each
Collection Items	\$20.00 per item
Foreign Check Processing Fee	10% of check, not to exceed \$20; in event of NSF, additional NSF and processing fees apply.
Cashier's Check	\$5.00 per check; free with Classic Checking.
Corporate Draft	\$5.00 per check; No charge if written to member.
Money Order	\$5.00 each; free with Classic Checking.
Stop Payment (Good indefinitely on money orders and corporate drafts. Good for six months on ACH and share drafts.)	\$29.00 per item
Penalty for early withdrawal of funds in a Certificate of Deposit	12 months or less: 90 days interest >12 mo. & < 26 mo.: 180 days interest 26 months or more: 1 year interest
Wire Transfer Out	\$25.00 each
Wire Transfer In	\$25.00 each
Wire Transfer In of \$50 or Less	\$5.00 each
International Wire	\$60.00 each
Same Day ACH Fee	\$15.00 each
Executions/Levies/Garnishments	\$50.00 each
Photocopy	\$.25 each
Fax Fee: local & long distance	\$1.00 per page (outgoing faxes only)
Non-Member Notary Public	\$3.00 per visit
Prepaid Debit Cards	\$6.95 each (non-personalized) \$11.95 each (personalized) \$2.95 reload fee

General Services (cont'd)	
Prepaid Gift Card	\$3.95 each
ATM Usage	Unlimited FREE ATM use at any Capital Credit Union ATM or at more than 30,000 co-op ATMs nationwide. Automatic unlimited ATM fee refunds at all other ATMs if withdrawing from your Edge or Classic Checking Account.
Foreign (out-of-country) Transaction Fee (Visa debit or credit card)	2% of transaction amount
IRA Account Closing Fee	\$25.00
Coin Counting Fee for Nonmembers	10% of the total coin counted -- \$1.00 minimum.
Rolled Coin Purchase Fee for Nonmembers	5% of the total coin purchased
Inactivity Fee	\$3.00/mo.; begins after 365 days of inactivity.
Dormancy Fee	After 5 years total of inactivity, balance goes to the state's Unclaimed Property Division.
Share Draft Fees Not Listed Under General Services	
Classic Checking Account Monthly Service Fee	\$12.00: Fee waived if account balance is \$2,500 or more <sup>1</sup> , or combined loan balances are \$40,000 or more. <sup>2</sup>
Paper Statement Fee for E-Checking	\$5.00 per month
Checks Returned on Checking Acct.	\$5.00 per month
Non Sufficient Funds (NSF)	\$29.00 per item
Courtesy Pay Fee	\$29.00 per item
Loan Chargeback Check Fee	\$10.00 per item
Account Chargeback Check Fee	\$5.00 per item
Overdraft Share Transfer (transfer from share to share draft)	\$3.00 per overdraft occurrence; free with eStatements.
Account Reconciliation (1 hour min.)	\$20.00 per hour
Counter Drafts/Starter Set	\$1.00 per check (multiples of 4) New accounts get 1 set free.
Check Blanks	See price list. Classic Checking members get 2 boxes of specified checks free each year. Any unordered boxes of checks cannot be rolled over to the next year
Image/Copy of Check	\$5.00 each mail or fax (rush).
Replacement Debit Card	\$55 rush, \$40 standard.
Stop Payment on Online Bill Payment	\$29.00 per item
Online Bill Payment Return Fee	\$12.00 per item
Copy of Online Bill Payment	\$5.00 per item
CU Pay Fees	Person-to-person: \$1.00 per transaction. Account-to-account: \$2.00 per transaction.



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Business Account Fees Not Listed Under General Services or Share Draft Fees	
Monthly Service Fee - Business Checking Account	\$3.00 - Waived with a \$3,000+ account balance. <sup>1</sup>
Deposit/Credit Fee	None <sup>3</sup>
Withdrawal/Debit Fee	None <sup>3</sup>
NSF Redeposit Fee	\$2.00 per returned item, for items deposited and returned NSF.
Loan Fees	
Transfer Line of Credit Transfer	\$3.00 or free with eStatements.
Loan History Research	\$20.00 per hour, 1 hour min.
Amortization Schedules	\$5.00 each
Loan Processing Fee	\$75.00 each
Interest Only HELOC Loan Processing Fee	\$200.00 each
Share Secured Fee	\$20.00 each
Refinance Existing Consumer Loan	\$100.00 each
Manufactured Home Loan Application Fee	\$200.00 each
Manufactured Home Loan Refinance Fee	\$150.00 each
PAL Advance Fee	10% of all advanced dollars. (minimum \$100 advance)
Home Equity Loan Modification Fee	\$150.00 each
Manufactured Home Market Evaluation Fee	\$150.00 each
Loan Extensions	\$31.00
Late Fee (after 15 days)	\$50.00 or 15% of late payment, whichever is less.
Title Transfer	\$5.00 each
UCC-1 Filing Fee	\$40.00 each
FHA Payoff (release)	\$7.00 each
FHA Processing (recording)	\$10.00 each
Credit Disability Insurance	\$.23 per \$100
Single Credit Life Insurance	\$.062 per \$100
Joint Credit Life Insurance	\$.105 per \$100
Subordination Agreement	\$100.00 each

VISA Fees Not Listed Under Loan Fees	
High Balance Fee - Over the Limit	None
Copy of Sales Draft	\$14.00 each
NSF Payment Fee	\$10.00 each
Cash Advance	4% with a minimum of \$5.00.
Duplicate Statement	\$5.00 per month
Replacement VISA Card	Per card: \$55 rush, \$40 standard.
Balance Transfer Fee	None
Late Fee	Up to \$27 per late payment if your payment is late 15 days or more.
Safe Deposit Boxes	
3 x 5 x 21 1/2	\$25.00 per year or 25% discount <sup>4</sup>
5 x 5 x 21 1/2	\$30.00 per year or 25% discount <sup>4</sup>
3 x 10 x 21 1/2	\$35.00 per year or 25% discount <sup>4</sup>
5 x 10 x 21 1/2	\$45.00 per year or 25% discount <sup>4</sup>
10 x 10 x 21 1/2	\$60.00 per year or 25% discount <sup>4</sup>
Late Rent Payment Fee	\$5.00 if not paid within 30 days.
Safe Deposit Box Replacement Keys	\$25.00 to get two new keys made.
Safe Deposit Box Drilling	\$150.00 per box that needs to be drilled.

<sup>1</sup>Balance is calculated using the average daily balance method.

<sup>2</sup>Combined loan balance is determined at the end of the month and includes all the Member's loans held by Capital Credit Union and excludes sold mortgages. A sold mortgage is a mortgage sold by Capital Credit Union on the secondary market.

<sup>3</sup>For large deposits/credits and withdrawals/debits over 50 items, a fee may be assessed.

<sup>4</sup>With Classic Checking account.