

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	
Lost Card Replacement	\$5.00 each.
Share 1 Service (Not charged to members 25 and under.)	\$5.00 per month if savings balance falls below \$100 and no other products and services are used. ¹
Money Market Service	\$10.00 per month if account balance falls below \$2,500. ¹
Account Closed Within First 6 Months (Not charged to members 25 and under.)	\$15.00. If ATM/Debit card ordered during that time, charged an additional \$5.00.
Account History Research	\$20.00 per hour, 1 hour minimum.
Excess Withdrawals Over the Teller Counter (4 withdrawals or more per month. Not charged to members aged 25 and under, or members with aggregate balances over \$500.)	\$3.00 each.
Collection Items	\$20.00 per item.
Foreign Check Processing	10% of check, not to exceed \$20; in event of NSF, additional NSF and processing fees apply.
Cashier's Check, Money Order, Corporate Draft	\$5.00 per check; free with Classic Checking.
Stop Payment (Good indefinitely on money orders and corporate drafts. Good for six months on ACH and share drafts.)	\$31.00 per item.
Wire Transfer In/Out	\$25.00 each.
Wire Transfer In/Out of \$50 or less	\$5.00 each.
International Wire	\$60.00 each.
Same Day ACH	\$15.00 each.
Executions/Levies/Garnishments	\$50.00 each.
Prepaid Debit Cards – 3 rd party	\$6.95 each (non-personalized). \$11.95 each (personalized). \$2.95 reload fee.
Prepaid Gift Card – 3 rd party	\$3.95 each.
Foreign (out-of-country) Transaction	2% of transaction amount.
Foreign Currency Exchange	\$20 for exchange under \$500 \$10 for exchange over \$500
Coin Counting Fee for Nonmembers	15% of the total coin counted -- \$3.00 minimum.
Rolled Coin Purchase for Nonmembers	10% of the total coin purchased.
Inactivity	\$3.00/mo.; begins after 365 days of inactivity.
Dormancy	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	\$10.00: Fee waived if account balance is \$2,500 or more ¹ , or combined loan balances are \$40,000 or more. ²
Paper Statements for Edge Checking	\$5.00 per month.
Checks Returned on Checking Acct.	\$10.00 per month.
Non-Sufficient Funds (NSF)	\$31.00 per item.
Courtesy Pay	\$31.00 per item.
Loan Chargeback Check	\$10.00 per item.
Account Chargeback Check	\$5.00 per item.
Overdraft Share Transfer (transfer from share to share draft)	\$3.00 per overdraft occurrence; free with eStatements.
Stop Payment on Online Bill Payment	\$30.00 per item.
Online Bill Payment Return	\$12.00 per item.
CU Pay	Person-to-person: \$1.00 per transaction. Account-to-account: \$2.00 per transaction.
Loan Fees	
Transfer Line of Credit Transfer	\$3.00 or free with eStatements.
Loan Closing	\$75.00 each.
Interest Only HELOC Loan Processing	\$200.00 each.
Share Secured	\$25.00 each.
Refinance Existing Consumer Loan	\$100.00 each.
Manufactured Home Loan Application	\$200.00 each.
Manufactured Home Loan Refinance	\$200.00 each.
Manufactured Home Market Evaluation Fee – 3 rd party	\$200.00 each.
Loan Extensions	\$40.00 each.
Late (after 15 days)	\$50.00 or 15% of late payment, whichever is less.
Title Transfer – 3 rd party	\$5.00 each.
UCC-1 Filing – 3 rd party	\$40.00 each.
FHA Payoff (release) – 3 rd party	\$7.00 each.
FHA Processing (recording) – 3 rd party	\$10.00 each.
Subordination Agreement	\$100.00 each.
Visa Fees	
Copy of Sales Draft	\$14.00 each.
NSF Payment	\$10.00 each.
Cash Advance	4% with a minimum of \$5.00.
Balance Transfer	None.
Late	Up to \$27 per late payment if your payment is late 15 days or more.

Business Account Fees Not Listed Under General Services or Share Draft Fees	
Business Checking Account Monthly Service	\$3.00 - Waived with a \$3,000+ account balance. ¹
Deposit/Credit	None. ³
Withdrawal/Debit	None. ³
NSF Redeposit	\$2.00 per returned item, for items deposited and returned NSF.

Safe Deposit Boxes	
3 x 5 x 21 1/2	\$25.00 per year or 25% discount ⁴
5 x 5 x 21 1/2	\$30.00 per year or 25% discount ⁴
3 x 10 x 21 1/2	\$35.00 per year or 25% discount ⁴
5 x 10 x 21 1/2	\$45.00 per year or 25% discount ⁴
10 x 10 x 21 1/2	\$60.00 per year or 25% discount ⁴
Late Rent Payment	\$5.00 if not paid within 30 days.
Safe Deposit Box Replacement Keys - 3 rd party	\$25.00 to get two new keys made.
Safe Deposit Box Drilling - 3 rd party	\$150.00 per box that needs to be drilled.

¹Balance is calculated using the average daily balance method.

²Combined 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.

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

⁴With Classic Checking account