

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 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

General Services (cont'd)	
Prepaid Gift Card – 3 rd party	\$3.95 each
Foreign (out-of-country) Transaction	2% of transaction amount
Coin Counting 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 per month; 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: 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



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.

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
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 – 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 Not Listed Under Loan 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 payment is late by 15 days or more
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