



# FEE SCHEDULE

Effective February 15, 2011

**MANY TRANSACTION FEES CAN BE AVOIDED BY USE OF EASY ACCESS AUDIO RESPONSE & INTERNET HOME BANKING**

\*These fees are waived for Red Carpet Club members.

<b>CHECKING ACCOUNT</b>	NO MONTHLY FEE
Non-Sufficient Funds (NSF)	
Each time a check is presented (\$135.00 daily maximum)	\$27.00
Stop Payment	
Single Check	\$27.00
Series of checks (3 or more consecutively numbered)	\$27.00
Microfilm Copies	
Each Check	\$ 3.00
Fund Transfers	
Each phone request for transfer*	\$ 2.00
Each overdraft protection transfer (from loan or share)	\$ 1.50
Certified Checks*	
Each Check	\$ 3.00
Non-Member Check Cashing Fee	\$ 3.00
Account Research	
Per Hour	\$10.00
<i>(For each hour we spend balancing a member's check register, one hour minimum.)</i>	
Check Printing	
Reorders (varies with check style selected)	At Cost
<i>(Check reorders for Red Carpet Club and Youth Account members are provided free for select styles, limit of one box per year.)</i>	
<b>ATM/VISA CHECK CARD</b>	
First Card	FREE
Each additional card	\$ 5.00
<i>(\$1.00 if ordered with first card)</i>	
Replacement of card/PIN	\$ 5.00
<i>(Name change, damaged, lost, stolen or captured)</i>	
Non-Sufficient Funds	\$27.00
Each Occurrence	
<b>ATM TRANSACTION FEES</b>	<i>(fees deducted from regular shares on the last business day of each month)</i>
Deposits	FREE
Withdrawals & Transfers**	\$1.00 each
Balance Inquiries	\$1.00 each
<b>**Net Pay, Youth &amp; Red Carpet Accounts</b> – First 8 ATM withdrawals FREE per month <i>(ATM machines not owned by CDCU may impose a surcharge.)</i>	
<b>ELECTRONIC FUND TRANSFERS</b>	
Each insufficient item presented	\$27.00
<b>VISA® CREDIT CARD</b>	
First Card	FREE
Replacement card (lost, stolen or damaged)	\$ 5.00
Rush card order (phoned in)	\$20.00
Federal Express delivery of rush card	\$20.00
Rush limit increase (phoned in)	\$ 5.00
Replacement of PIN	\$ 5.00
Late Charge	Up to \$25.00
ACH/Returned Check Fee	Up to \$27.00

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**OFFICIAL CHECKS**

First Official Check	FREE
Each Additional Official Check	\$ 1.00
Certified Check	\$ 3.00
Cashier's Check	\$ 2.00
Stop Payment of an Official Check	\$ 5.00
Microfilm copy of an Official Check	\$ 3.00
To mail an Official Check	\$ 1.00

**BANK WIRES**

\$15.00

**MISCELLANEOUS**

Account History – per page, per suffix	\$ 0.50
Check Cashing (per check)	\$ 1.00
Credit Union or Service Centers Corporation <i>(Waived if member maintains \$100 or more in any regular share, checking OR a non-delinquent loan, excluding a CDCU Visa or Mortgage.)</i>	
Personal Money Order*	\$ 2.00
Microfilm or Microfiche Copies (per page)	\$ 2.00
TravelMoney Card*	\$ 3.50
Visa Prepaid Gift Card	\$ 3.50
Returned Check For Any Reason	\$10.00
Returned Check that is written by a member returned to us unpaid for any reason	\$27.00
Garnishment, Levy, or other court action <i>(Excluding action relating to death claims or probate)</i>	\$30.00 each
Dormancy Fee <i>(Excluding IRAs and youth accounts)</i>	\$5.00 per month
Returned Mail	\$ 3.00
Loan Re-Application Fee <i>(Applicable only if previously denied credit with CDCU within the past 6 months. If loan is approved, \$20.00 will be refunded.)</i>	\$20.00

**THESE FEES ARE SUBJECT TO CHANGE BY THE BOARD OF DIRECTORS. IF YOU HAVE QUESTIONS ABOUT ANY FEE, CONTACT THE CREDIT UNION.**

01/2011

**MAIN OFFICE**

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**ROMEO OFFICE**

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[www.cudrive.org](http://www.cudrive.org)

