



FEE SCHEDULE

OCTOBER 2008

CHECKING ACCOUNT	NO MONTHLY FEE
Non-Sufficient Funds (NSF) Each time a check is presented (\$100.00 daily maximum)	\$25.00
Stop Payment Single Check	\$25.00
Series of checks (3 or more consecutively numbered)	\$25.00
Microfilm Copies Each Check	\$ 3.00
Fund Transfers Each phone request for transfer*	\$ 1.50
Each overdraft protection transfer (from loan or share)	\$ 1.50
Certified Checks* Each Check	\$ 3.00
Account Research Per Hour (For each hour we spend balancing a member's check register. One hour minimum).	\$10.00
Check Printing First 50 (when account is opened)	FREE
Reorders (varies with check style selected)**	At Cost
MISCELLANEOUS	
Account History – per page, per suffix	\$ 0.50
Lost I.D. card	\$ 1.00
Check Cashing (per check) Credit Union or Service Centers Corporation (Waived if member maintains \$100 or more in any Regular share, Checking OR a non-delinquent loan, excluding an CDCU Visa or Mortgage).	\$ 1.00
Personal Money Order*	\$ 1.00
Microfilm or Microfiche Copies (per page)	\$ 2.00
Traveler's Checks	1% of amount purchased
Returned Check For Any Reason (beginning 11-15-08)	\$ 10.00
Returned Check that is written by a member returned to us unpaid for any reason	\$20.00
Garnishment, Levy, or other court action (Excluding action relating to death claims or probate)	\$25.00 each
Dormancy Fee*** (beginning 11-15-08)	\$2.00 per month
*These fees are waived for Red Carpet Club members, Traveler's Checks for two are 1/2 of 1% of the amount purchased.	
**Check reorders for Red Carpet Club and Youth Account members are provided free for select styles, limit of two boxes per year.	
***Excluding IRAs and youth accounts	
VISA	
First Card	FREE
Each additional card	\$ 5.00
Replacement card (lost, stolen or damaged)	\$ 5.00
Rush card order (phoned in)	\$20.00

Continued on back

Federal Express delivery of rush card	\$20.00
VISA (Continued)	
Rush limit increase (phoned in)	\$ 5.00
Replacement of PIN	\$ 5.00
Over Credit Limit	\$20.00
Late Charge	\$20.00

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	\$10.00
Microfilm copy of an Official Check	\$ 3.00
To mail an Official Check	\$ 1.00

WESTERN UNION COMMERCIAL QUICK CASH

Fee is based on the "Quick Cash" amount. The total charge will be the dollar amount of the "Quick Cash" sent, plus the fee.

Amount Sent	Fee for sending
\$50.00 or less	\$20.00
\$50.0 to \$200.00	\$20.50
\$200.01 to \$500.00	\$22.50
\$500.01 to \$1,000.00	\$32.50
\$1,000.01 to \$2,500.00	\$36.50
\$2,500.01 to \$5,000.00	\$45.50
\$5,000.01 to \$7,500.00	\$50.50
\$7,500.01 to \$10,000.00	\$53.50

BANK WIRES

\$5.00 plus the amount charged by the bank sending the wire.

ATM/VISA CHECK CARD

First Card	FREE
Each additional card (\$1.00 if ordered with first card)	\$ 3.00
Replacement of card/PIN (Name change, damaged, lost, stolen or captured)	\$ 3.00
Reinstatement of suspended card	\$ 3.00
Non-Sufficient Funds Each Occurrence	\$25.00

Transition Fees (fees deducted from regular shares on the last business day of each month).

Deposits	FREE
Withdrawals & Transfers*	\$1.00 each
Balance Inquiries	\$1.00 each

***Net Pay** – First 8 ATM withdrawals FREE per month

***Youth Account** – First 8 ATM withdrawals FREE per month

***Red Carpet** – First 8 ATM withdrawals FREE per month

ATM machines not owned by CDCU may impose a surcharge.

ELECTRONIC FUND TRANSFERS

Each insufficient item presented	\$25.00
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MANY TRANSACTION FEES CAN BE ELIMINATED BY USE OF EASY ACCESS AUDIO RESPONSE & INTERNET HOME BANKING

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

09/2008

MAIN OFFICE
5397 W. Michigan Ave.
Ypsilanti, MI 48197
(734) 434-4130

UTICA OFFICE
50515 Mound Rd.
Utica, MI 48317
(586) 731-4300

ROMEO OFFICE
71260 Van Dyke
Romeo, MI 48065
(586) 336-1100



www.cudrive.org

