



**Catholic United Financial
CREDIT UNION**
Your Financial Guardian Angel

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2019 Fee Schedule

Effective June 1, 2019

Deposit Account Fees

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|--|---|
| Check returned for NSF* or Uncollected Funds | \$30.00 per check |
| Check paid with NSF* or Uncollected Funds | \$30.00 per check |
| Deposited item returned due to NSF or other reason..... | \$10.00 per item |
| Stop payment of check (or series if lost or stolen)..... | \$20.00 per occurrence |
| Check printing..... | varies by style |
| Counter checks (set of 4) | \$3.00 per set |
| Money Market Savings below minimum balance monthly... | \$10.00 per month |
| Account 2 Account Transfers..... | \$3.00 per outgoing transfer, free incoming |
| Foreign Item Collection | \$10.00 |

Automated Clearing House (ACH) Fees

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|---|------------------|
| ACH item returned for NSF* or Uncollected Funds..... | \$30.00 per item |
| ACH item paid with NSF* or Uncollected Funds..... | \$30.00 per item |
| ACH item returned to CU due to NSF* or other reason | \$30.00 per item |
| Stop payment of ACH item..... | \$20.00 per item |

ATM/Visa Check Card Fees

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|--|------------------------|
| ATM withdrawal fee after 6 withdrawals per month..... | \$1.00 |
| <i>ATM surcharge fee varies based on ATM owner. Avoid surcharges at MoneyPass ATMs. Go to www.moneypass.com and use the ATM locator to find locations.</i> | |
| Daily dollar limit for ATM withdrawals..... | \$200.00 |
| For Visa check card purchases..... | \$5,000.00 |
| ATM Withdrawal/Visa Check Card purchase paid with NSF* or Uncollected Funds..... | \$30.00 per item |
| Depositing an empty envelope in an ATM machine .. | \$25.00 per occurrence |
| ATM Card/Visa Check Card Replacement..... | \$5.00 per card |
| Rush delivery of replacement card..... | \$20.00 per card |

Loan Fees

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|---|--|
| Consumer Loan application Fee..... | \$35.00 |
| Loan Modification Agreement..... | \$35.00 per extension |
| Home Equity Loan application Fee | \$100.00 |
| Consumer Loan delinquency fee (after 15-day grace period) | 5% of the payment due or \$20, whichever is greater |
| Loan payment returned due to NSF* or other reason..... | \$25.00 per occurrence |
| Skip-a-Payment..... | \$25.00 per loan per occurrence if approved <i>Limit two per calendar year. Home equity loans and Lines of Credit not eligible.</i> |

Miscellaneous Fees

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|---|--|
| Official check (after one per day) | \$2.00 per check |
| Balancing of account/Account research (one hour minimum)... | \$20.00 per hour |
| Active Bill Pay Service Fee | Free |
| Inactive Bill Pay Service Fee | \$3.00 per month |
| Garnishment Levy | \$15.00 |
| Check Cashing Fee..... | 1% of total check (\$5.00 Minimum charge) |
| Text Banking..... | 10 free a month, 10¢ per incoming or outgoing text after |
| Visa Gift Card Fee | \$2.50 |

Copy Services

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|----------------------------------|--|
| Cleared check..... | \$3.00 per copy, Free on It's ME 247 online banking |
| Current activity..... | \$3.00 per request, Free on It's ME 247 online banking |
| Deposited item | \$3.00 per item |
| Receipt..... | \$3.00 per item |
| Statement | \$3.00 per statement, Free on It's ME 247 online banking |
| Prior year tax information | \$3.00 per copy, Free on It's ME 247 online banking |

Wire transfers

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|-------------------------|---------------------|
| Domestic outgoing | \$15.00 per wire |
| Foreign incoming..... | \$5.00 per wire |
| Notary Service..... | Free to our members |

*Non-Sufficient Funds