



## Great Rewards Service Schedule

At CME Federal Credit Union we want to take your life from Good to Great by becoming a member of our credit union! The more you do with CME the greater the savings!

The fees are based on the cost to deliver services, and your member relationship with CME FCU. Your relationship is based on your outstanding household month-end available loan limits and savings balances.



Life is good. Make it great.  
1935 ★ 2015

★ Celebrating 80 Years of Service! ★

### Monthly Membership Fee

Monthly membership fee is \$5 but waived for:


- First 180 days of membership
- Youth & Business Members
- Member with a household relationship of \$1,000 or more
- Member with a Health Savings Account
- Member with a CME Credit Card
- Member with electronic statements

### Service Charges

### Great Rewards Relationship Levels

**7¢ CASH BACK ON ALL SIGNATURE-BASED DEBIT TRANSACTIONS AND EARNS DIVIDENDS!\***

	<b>Good</b> \$0 - 4,999.99	<b>Great</b> >\$5,000
<b>ez MONEY CHECKING</b>		
Service Charge	Free	Free
Minimum Opening Balance	None	None
Non-CME ATM Transactions per month	4 Free / \$2.50*	4 Free / \$2.50*
<b>ez VALUE CHECKING</b>		
Service Charge with E-Statements <b>OR</b> \$500 Direct Deposit / Month	\$10.00	\$10.00
Service Charge / Month	\$15.00	\$15.00
Minimum Opening Balance	\$100.00	\$100.00
Non-CME ATM Transactions	\$2.50	\$2.50
<b>MONEY MARKET ACCOUNT</b>		
First six (6) withdrawals	Free	Free
Additional withdrawals above six (6)	\$5.00	\$5.00
<b>ONLINE BANKING &amp; ATM FEES</b>		
Online Account Access	Free	Free
Mobile Banking	Free	Free
Online Bill Payment	Free	Free
CME ATMs	Free	Free
Youth ATM Cash Card	Free	Free
ATM Cash Card ( <b>\$1.00 fee if primary share account is less than \$500</b> )	\$1.00 / Free	Free
<b>STATEMENT &amp; BALANCE RELATED FEES</b>		
Account Reconciliation / Research Fee	\$25.00 / hour	\$15.00 / hour
Returned Mail Fee / per occurrence	\$5.00	\$5.00
Electronic Statement	Free	Free
Paper Statement Fee ( <b>Exempt for members aged 65+ in great relationship level</b> )	\$2.00	\$2.00
Statement Copy Fee / per copy	\$10.00	\$10.00
<b>SAFE DEPOSIT BOXES (Annual Fee Plus Tax)</b>		
Size 3 x 10	\$35.00	\$20.00
Size 5 x 10	\$55.00	\$30.00
Size 10 x 10	\$75.00	\$40.00
Drill Fee or Lost Key Fee	At Cost	At Cost

MISCELLANEOUS SERVICE FEES	Good	Great
	\$0 - 4,999.99	\$5,000+
Balance Inquiry Fee (via CME personnel)	\$3.00	Free
Check Cashing Fee	\$5.00	Free
Child Support Processing Fee	\$5.00	\$5.00
Closed Account Fee (within 6 Months)	\$25.00	\$25.00
Copy of Check	\$7.00	\$5.00
Dormant Account Monthly Fee	\$6.00	\$6.00
Escheatment Fee	\$30.00	\$30.00
ez Pay (outgoing transaction)	\$1.00	\$1.00
Holiday Club Early Withdrawal, prior to first business day in Nov.	\$20.00	\$20.00
Incoming Wire Transfer - Domestic	\$15.00	\$5.00
Legal Process Fee	\$25.00	\$15.00
Money Orders	\$5.00	\$2.00
Non-Sufficient Funds (ACH, Check)	\$37.50	\$37.50
Notary Services	Free	Free
Official Checks	\$5.00	\$2.00
Outgoing Wire Transfer — Domestic (in lobby)	\$25.00	\$15.00
Outgoing Wire Transfer — International (in lobby)	\$45.00	\$35.00
Overdraft Transfer From Savings (limited to 6 per Reg D)	\$5.00	Free
Overdraft Transfer From Loan or Credit Card	\$5.00	Free
Phone transfer (via CME personnel)	\$7.00	\$2.00
Replacement Card Fee	\$10.00	Free
Replacement Card or PIN Rush Delivery Fee	\$35.00	\$35.00
Returned Deposit Item	\$37.50	\$37.50
 safetyNet PLUS	\$30.00	\$30.00
Shared Branching Transaction Fee	2 Free / \$2 per transaction	3 Free / \$2 per transaction
Stop Payment (ACH, check)	\$30.00	\$30.00
Wire Rerouting Fee (per occurrence)	\$10.00	\$10.00

**LEGACY CHECKING ACCOUNT FEE SCHEDULE**

<b>ez 2 Earn CHECKING</b>		<div style="border: 1px solid purple; border-radius: 15px; padding: 10px; text-align: center;"> <p><b>FREE WITH \$1,000 AVERAGE DAILY BALANCE OR \$10,000 TOTAL HOUSEHOLD RELATIONSHIP</b></p> </div>
Service Charge with E-statements / Month	\$5	
Service Charge / Month	\$10	
Minimum Opening Balance	None	
Non-CME ATM transactions	\$2.50	
<b>CAPITAL CHECKING</b>		<div style="border: 1px solid purple; border-radius: 15px; padding: 10px; text-align: center;"> <p><b>FREE* WITH:</b></p> <ul style="list-style-type: none"> <li>• 15 MONTHLY SIGNATURE-BASED DEBIT TRANSACTIONS &amp; E-STATEMENTS OR</li> <li>• \$1,000 AVERAGE DAILY BALANCE OR</li> <li>• \$10,000 TOTAL HOUSEHOLD RELATIONSHIP!</li> </ul> </div>
Service Charge with E-statements / Month	\$5	
Service Charge / Month	\$10	
Minimum Opening Balance	None	
Non-CME ATM transactions	\$2.50	

Effective 3/26/15. Fees and discounts subject to change.  
 \*\$500 monthly direct deposit required, otherwise \$0.05 per transaction.  
 +ATM operator surcharges may apply.

