

CME Great Rewards & Service Schedule

At CME Federal Credit Union we take your life from Good to Great! The more you do with us, the greater the benefits! We also offer all these great services at **NO COST or FEE** to you!

- **Overdraft transfer to checking from Savings*, Loan or Credit Card**
- **Online Account Access, Bill Pay and Mobile Banking**
- **Electronic Statements**
- **Notary Services**
- **And, and a Fee-free Network of more than 55,000 ATMs**

Fees are based on the cost to deliver services, and your membership with CME. Your relationship is based on your outstanding household month-end available loan limits and all deposit account balances.

*limited to 6 per month by Federal Reg. D



Relationship Levels

| BONUS REWARDS! | Great \$0.00 - \$5,000 | Greater \$5,000.01 - \$15,000 | Greatest! > \$15,000 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| BONUS on Certificates BONUS Discount on Vehicle Loans* | .25% Discount | Add .15% .25% Discount | Add .25% .25% Discount |
| STATEMENT & BALANCE RELATED FEES Account Reconciliation / Research Fee Returned Mail Fee / per occurrence Paper Statement Fee (Exempt for members aged 65 & above in greater tier & youth) | \$25.00 / hour \$5.00 \$2.00 | \$15.00 / hour \$5.00 \$2.00 | \$10.00 / hour \$5.00 \$2.00 |
| SAFE DEPOSIT BOXES (Annual Fee Plus Tax) Size 3 x 10 Size 5 x 10 Size 10 x 10 Drill Fee or Lost Key Fee | \$35.00 \$55.00 \$75.00 At Cost | \$20.00 \$30.00 \$40.00 At Cost | \$10.00 \$20.00 \$30.00 At Cost |
| Holiday Club Early Withdrawal, prior to first business day in Nov. Legal Process Fee Money Orders Official Checks Incoming Wire Transfer - Domestic Outgoing Wire Transfer — Domestic (in lobby) Outgoing Wire Transfer — International (in lobby) Replacement Card Fee (5 per year / after 5) | \$20.00 \$25.00 \$5.00 \$5.00 \$15.00 \$25.00 \$45.00 Free/ \$10 | \$20.00 \$15.00 \$2.00 \$2.00 \$5.00 \$15.00 \$35.00 Free/ \$10 | \$15.00 \$15.00 \$1.00 \$1.00 \$5.00 \$15.00 \$35.00 Free/ \$10 |

*Automatic payment from CME account is required to receive discount.

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

Standard Products & Services

| | |
|----------------------------------------------------------------|-----------------|
| ez MONEY CHECKING (No Monthly Service Charge) | |
| Minimum Opening Balance | None |
| Non-CME ATM Transactions per month | 4 Free/ \$3.00* |
| ez VALUE CHECKING | |
| Service Charge (w/eStatements OR \$500 Direct Deposit / Month) | \$10.00 |
| Service Charge / Month | \$15.00 |
| Minimum Opening Balance | \$100.00 |
| Non-CME ATM Transactions | \$3.00* |
| MONEY MARKET ACCOUNT | |
| First six (6) withdrawals | Free |
| Additional withdrawals above six (6) | \$5.00 |
| ATM Fees | |
| CME ATMs | Free |
| Non-CME ATMs | \$3.00* |

Visit Allpointnetwork.com for over 55,000 surcharge fee-free ATMs.

Miscellaneous Services

| | |
|--------------------------------------------------------|----------------|
| Child Support Processing Fee | \$5.00 |
| Dormant Account Monthly Fee (assessed after 18 months) | \$6.00 |
| Escheatment Fee | \$30.00 |
| Gift Cards | \$3.00 |
| Non-Sufficient Funds (ACH, Check) | \$37.50 |
| Replacement Card or PIN Rush Delivery Fee | \$35.00 |
| Returned Deposit Item | \$15.00 |
| SafetyNet Plus | \$30.00 |
| Statement Copy Fee | 1 Free/ \$2.00 |
| Stop Payment (ACH, check) | \$30.00 |

Discontinued Accounts

| | |
|--------------------------------------------------|---------|
| ez 2 Earn CHECKING & Capital Checking | |
| Service Charge with E-statements / Month | \$5 |
| Service Charge / Month | \$10 |
| Non-CME ATM transactions | \$3.00* |

Effective 11/06/18 . Bonus on Certificates effective on deposits made after effective date. Fees, discounts and bonuses subject to change. +ATM operator surcharges may apply. ez 2 Earn Checking free with \$1,000 Average Daily Balance or \$10,000 Total Household Relationship. Capital Checking free with 15 monthly signature-based debit transactions & e-statements or \$1,000 Average Daily Balance or \$10,000 Total Household Relationship. See member agreements and disclosures for account details.