



CME 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 benefits!

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.

Relationship Levels

BONUS REWARDS!

	Great	Greater	Greatest!
	\$0.00 - \$5,000.00	\$5,000.01 - \$15,000.00	> \$15,000.00
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 Electronic Statement Paper Statement Fee (Exempt for members aged 65+ in greater tier or higher)	\$25.00 / hour \$5.00 Free \$2.00	\$15.00 / hour \$5.00 Free \$2.00	\$10.00 / hour \$5.00 Free \$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) Overdraft Transfer From Savings (limited to 6 per Reg D) Overdraft Transfer From Loan or Credit Card Replacement Card Fee Shared Branching Transaction Fee (per month)	\$20.00 \$25.00 \$5.00 \$5.00 \$15.00 \$25.00 \$45.00 \$5.00 \$5.00 \$10.00 2 Free / \$2 per	\$20.00 \$15.00 \$2.00 \$2.00 \$5.00 \$15.00 \$35.00 Free Free Free 3 Free / \$2 per	\$15.00 \$15.00 \$1.00 \$1.00 \$5.00 \$15.00 \$35.00 Free Free Free 4 Free / \$2 per

*Checking Account with Direct Deposit Required

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	
Service Charge	Free
Minimum Opening Balance	None
Non-CME ATM Transactions per month	4 Free / \$2.50*
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	\$2.50*
MONEY MARKET ACCOUNT	
First six (6) withdrawals	Free
Additional withdrawals above six (6)	\$5.00
ONLINE BANKING & ATM FEES	
Online Account Access	Free
Mobile Banking	Free
Online Bill Payment	Free
CME ATMs	Free

Miscellaneous Services

Child Support Processing Fee	\$5.00
Closed Account Fee (within 6 Months)	\$25.00
Dormant Account Monthly Fee	\$6.00
Escheatment Fee	\$30.00
ez Pay (outgoing transaction)	\$1.00
Notary Services	FREE
Non-Sufficient Funds (ACH, Check)	\$37.50
Replacement Card or PIN Rush Delivery Fee	\$35.00
Returned Deposit Item	\$37.50
SafetyNet Plus	\$30.00
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	\$2.50

Effective 1/1/16 . 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.