



FEDERAL  
CREDIT UNION

Banking That Has Your Back.

# FEE SCHEDULE

## \$5 Monthly Membership Fee

Waived when any of the following criteria are met:

- First 180 days of membership
- Youth and 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

	Great \$0.00 - \$5,000	Greater \$5,000.01 - \$15,000	Greatest > \$15,000
<b>Statement &amp; Balance Related Fees</b>			
<b>Account Reconciliation/ Research Fee</b>	\$10.00/hour	\$10.00/hour	\$10.00/hour
<b>Returned Mail Fee</b> / per occurrence	\$5.00	\$5.00	\$5.00
<b>Paper Statement Fee*</b> Exemptions Available	\$2.00	\$2.00	\$2.00
<b>Safe Deposit Boxes</b>			
<b>Size 3 x 10</b>	\$35.00	\$20.00	\$10.00
<b>Size 5 x 10</b>	\$55.00	\$30.00	\$20.00
<b>Size 10 x 10</b>	\$75.00	\$40.00	\$30.00
<b>Drill Fee or Lost Key Fee</b>	At Cost	At Cost	At Cost
<b>Miscellaneous Fee</b>			
<b>Holiday Club Early Withdrawal</b>	\$5.00	\$5.00	\$5.00
<b>Legal Process Fee</b>	\$25.00	\$15.00	\$15.00
<b>Money Orders</b>	\$3.00	\$2.00	\$1.00
<b>Official Checks</b>	\$3.00	\$2.00	\$1.00
<b>Incoming Wire Transfer</b> Domestic	\$15.00	\$5.00	\$5.00
<b>Outgoing Wire Transfer</b> Domestic (in lobby)	\$25.00	\$15.00	\$15.00
<b>Outgoing Wire Transfer</b> International (in lobby)	\$45.00	\$35.00	\$35.00

### Zoomgate

Over the Phone and Online Loan Payment

\$5.00

# FEE SCHEDULE

Statement & Balance Related Fees	
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 per item** (ACH, Check Debit)	\$28.00
SafetyNet Plus Per Item	\$18.00
Replacement Card Rush Delivery Fee	\$30.00
Statement Copy Fee	1 Free / \$2.00 After 1
Stop Payment (ACH, Check)	\$30.00
Skip-a-Pay	\$35.00
Double Check Fee	\$20.00

Standard Products & Services	
<b>CME Platinum Checking</b>	
Minimum Opening Balance	None
Service Charge/Month	\$8.00
<b>CME Premium Plus Checking***</b>	
Minimum Opening Balance	None
Service Charge/Month (with \$1,000 average daily balance OR \$10,000 household relationship)	Free
Service Charge/Month	\$8.00
<b>CME Premium Checking</b>	
Minimum Opening Balance	None
Service Charge/Month	\$6.00
<b>CME Basic Checking</b>	
Minimum Opening Balance	None
Service Charge/Month (with Direct Deposit OR \$100 avg. daily balance OR under age of 23)	Free
Service Charge/Month	\$6.00
<b>EZ Value Checking</b>	
Minimum Opening Balance	\$100.00
Service Charge/Month (with eStatements OR \$500 Direct Deposit)	\$10.00
Service Charge/Month	\$15.00
<b>Money Market Account</b>	
Service Charge/Month	Free
<b>ATM Fees</b>	
CME ATMs	Free
Non-CME ATMs****	\$3.00

\*Exempt for members aged 65 & above in the greater tier and youth accounts. \*\*NSF to include any return items and cause the account to be overdrawn. \*\*\*This product is no longer offered. \*\*\*\*ATM operator surcharges may apply. See member agreements and disclosures for account details. \*\*\*\*\*Every time a debit, ACH or check is presented and your account is overdrawn, it will result in a NSF fee. Effective 2/1/2023