

Business Account Fee Schedule

Effective January 1, 2022.



Credit Union Membership

Membership Share	\$5.00 par value
Close Account within 3 mo.	\$5.00

Share Draft Account Fees

Checks	Prices vary by style
Items returned unpaid	\$35.00 item
Paid Overdraft Fee	\$35.00 per overdraft
Stop Payment Fee	\$25.00 per item

Account Information

Account Reconciliation	\$20.00 per hour (1 hour minimum)
Check Copy	\$3.00 per item
History Printout Fee	\$5.00
Mailed Statement Fee* (Quarterly)	\$5.00
<i>*Mailed Statement Fee will be effective 9.29.2021</i>	
Statement Copy Fee	\$5.00 per statement
Verification of Deposit	\$25.00

VISA Check Card/ATM Fees

Card Re-issue Fee	\$2.00 per card
Nonsufficient Funds	\$35.00 per transaction
POS w/ATM card transactions	\$1.00 per transaction
Transaction at non-CPFCU ATM	\$1.00 per transaction
International Assessment Fee	1% of transaction
Rush Order Fee	\$29.50

Wire Transfers - Domestic Only

Bank to Bank Wire Transfer (outgoing)	\$25.00 per transfer
Bank to Bank Wire Transfer (incoming)	\$5.00
Person to Person Transfer to be picked up at Western Union Office	\$5.00 plus Western Union fees

Payment Orders

Money Order Fee	\$2.00 per item
Certified Check	\$5.00
No stop payment may be placed.	
Official/Teller Check Fee	\$5.00
No stop payment may be placed. payable to 3rd party	

Miscellaneous Services

Copy Service Fee	\$.10 per page
Fax Service Fee	\$3.00 for 1st page \$2.00 additional page
Notary Fee	\$2.00 per item

Safe Deposit Boxes

3 x 5	\$35.00 per year
3 x 10	\$60.00 per year
5 x 10	\$85.00 per year
10 x 10	\$135.00 per year
Replacement Key	at cost
Box Drilling	at cost

Bill Pay Fees (Digital Banking)

Monthly Service Fee	\$5.95
For business interface including invoicing	
Returned Item Fee*	\$20.00 per item
*This fee is charged by the vendor to the credit union and is passed on to you in addition to any returned item fee charged by the credit union (see above)	

Other Service Fees - Applicable to all accounts

Account Research Fee	\$20.00 per hour (1/2 hour minimum)
Deposited Item Return Fee	\$10.00
Foreign Check Fee	\$15.00 plus Federal Reserve Special Collection Fees if applicable
Inactive Account Fee	\$7.00 per month
Fee assessed after one year if there is no activity on the account and the balance is under \$300.00. No fee is assessed if there is activity on subsidiary accounts.	
Insufficient/Incorrect Address	\$1.00 per statement return
Items Returned Unpaid	\$35.00 per item
Money Market Withdrawal Fee	\$5.00 per withdrawal exceeding 6 per quarter
Paid Overdraft Fee	\$35.00 per overdraft
Stop Payment Fee	\$25.00 per request
Tax Levy Processing Fee	\$100.00
Garnishment Processing Fee	\$100.00

Legal Research

Clerical/Technical	\$20.00 per hour
Computer Support Specialist	\$25.00 per hour
Manager/Supervisor	\$25.00 per hour
Copies	\$.25 per page

Night Deposit Service

Monthly Fee	\$5.00
Disposable Bags	at cost
Postage	at cost
Replacement Key	at cost