Fee Schedule

Highlighted fees will be effective February 1, 2027

Credit Union Membership

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

Checking Account Fees

Checks	Prices vary by style
Items returned unpaid	$35.00 item
Paid Overdraft Fee	$20.00 per overdraft
Stop Payment Fee	$25.00 per item

Account Information

Account Reconciliation	$20.00 per hour (1 hour min)
Check Copy	$3.00 per item
History Printout Fee	$5.00
Statement Copy Fee	$5.00 per statement
Verification of Deposit	$25.00

VISA Debit Card, ATM, Gift Card Fees

Card Replacement Fee	$7.00 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	2% of transaction
Rush Order Fee	$29.50
Visa Gift Card Fee	$2.00

Wire Transfers – Domestic Only

Bank to Bank Wire Transfer	$25.00 per transfer (outgoing) $5.00 (incoming)

Miscellaneous Services

Copy Service Fee	$0.10 per page
Fax Service Fee	$2.00 per page
Notary Fee	$5.00 per item

Bill Pay Fees (Digital Banking)

Returned Item Fee*	$20.00 per item

Safe Deposit Boxes

3 x 5 – Small	$35.00 per year
3 x 10 – Medium	$60.00 per year
5 x 10 – Large	$85.00 per year
10 x 10 – Extra Large	$135.00 per year
Replacement Key	At cost
Box Drilling	At cost

Other Service Fees – Applicable to all accounts

Account Research Fee	$10.00 per ½ hr (½ hr min)
Deposited Item Return Fee	$10.00
Foreign Check Fee**	$22.00
Inactive Account Fee***	$7.00 per month
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	$20.00 per overdraft
Stop Payment Fee	$25.00 per request
Tax Levy Processing Fee	$100.00
Garnishment Processing Fee	$100.00

Legal Research

Clerical	$20.00 per hour
IT Support	$25.00 per hour
Supervisor	$25.00 per hour
Copies	$0.25 per page

Non-Member fees

ATM Surcharge	$3.00
Official/Teller Check Fee	$2.00
Coin Counting	15% of total

Payment Orders

Official/Teller Check Fee	$2.00 per item No stop payment may be placed until 10 days after the check has been issued.

*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)

**Plus Federal Reserve Special Collection Fees if applicable

***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.

Fees reviewed October 1, 2026

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