

Fee Schedule *(updated 9/15/16)*

Wells Fargo's fee schedule is 52 pages. This is ours.

At Community First fees are revenue neutral -- we only charge for the actual cost. No profit on fees.

NEW MEMBER FEE	\$10
<i>(Waived for Youth Accounts, up to 18 years of age)</i>	
LOAN-ONLY MEMBERSHIP	\$25
SAVINGS ACCOUNTS <i>(fees are monthly, unless noted)</i>	
Third-party withdrawals/transfers <i>(first 6 are free; includes overdraft, telephone & online transactions)</i>	\$2
Under minimum balance fee	\$5
Dormant account fee <i>(after 12 months of inactivity)</i>	\$10
MONEY MARKET ACCOUNTS	
Third-party withdrawals/transfers <i>(first 6 per month are free; includes overdraft, telephone and online transactions)</i>	\$2
Convenience check withdrawals <i>(first 3 per month free)</i>	\$2
CHECKING ACCOUNTS <i>(monthly service fee)</i>	
LOCAL Advantage <i>(FREE)</i>	\$0
LOCAL Advantage PLUS <i>(FREE with 12 debit card swipes)</i>	\$5
iChecking <i>(FREE if balance of \$1,000)</i>	\$12
LOCAL Trade, business acc't <i>(balance of \$1,000 cuts fee in half)</i>	\$15
Non-Profit Checking <i>(FREE if balance of \$100)</i>	\$2
Mailed monthly statement <i>(e-statements are free)</i>	\$2
<i>(mailed statement free if requested by someone 62+ years of age)</i>	
IRA ACCOUNTS	
Annual maintenance	\$5
Transfer to another institution	\$25
TEMPORARY CHECKS <i>(after 1st order)</i>	\$3
COURTESY PAY <i>(overdraft)</i>	\$26
NSF <i>(non-sufficient funds)</i>	\$26
COLLECTION fee <i>(fee shown or cost)</i>	\$50
STOP PAYMENT	
Draft	\$20
Money order	\$20
ACH	\$20
RETURNED deposit or loan payment <i>(written by self)</i>	\$25
RETURNED deposit or loan payment <i>(written by 3rd party)</i>	\$7
MONEY ORDER	\$3
CASHIER'S CHECK	\$5
REPLACEMENT/REFUND CASHIER'S CHECK	\$25

(continued on reverse side)

Fee Schedule *(continued)*

COPIES *(current month)*

Member checks <i>(free online)</i>	\$2
Cashier's checks	\$3
Statement (eStatements are <i>free</i>)	\$2
Money order <i>(once cleared)</i>	\$10
Tax forms 1098/1099 INT/1099R <i>(free online)</i>	\$2
History print-outs <i>(1 free, \$2/page thereafter)</i>	\$2

WIRE TRANSFER

Outgoing domestic	\$25
Outgoing international	\$40
Incoming	\$10
Returned	\$40

MANUAL-POSTING OF ACH/CHECK \$10

RESEARCH fee or checkbook reconcile *(1 hour minimum)* \$25/hr

ROLLED COIN *(first five rolls are free)* 10¢

UNDELIVERABLE MAIL/LOCATOR FEE \$10

VERIFICATION OF DEPOSIT \$10

LEGAL DOCS *(levies, liens, subpoenas, garnishments)* \$75

OVERNIGHT MAIL *(fee shown or cost)* \$20

ATM/DEBIT/MOBILE

Replacement card <i>(one free per year)</i>	\$6
Rush replacement card	\$55
Special mailing replacement card	\$15
ATM transactions at non-CFCU or non-CO-OP ATMs <i>(first 4 each month are free, then \$1 per)</i>	\$1
ATM or mobile deposit adjustments	\$6

SAFE-DEPOSIT BOX rental fee *(yearly)*:

3 x 5	\$25
5 x 5	\$35
3 x 10	\$50
5 x 10	\$75
Force open & re-key <i>(per event)</i>	\$250
Replacement key	\$25

NOTARY SERVICES *(per signature; at CFCU branches by appt. only)*

CFCU-related documents	<i>(free)</i>
Non-CFCU documents	\$10
Non-CFCU Members	\$10

COMMUNITY FIRST CREDIT UNION

P.O. Box 6004

Santa Rosa, CA 95406-0004

707/546-6000

www.comfirstcu.org

