



COST RECOVERY SCHEDULE

Effective March 1, 2018



As a not-for-profit, Community First has fewer fees and lower fees than banks.

Fees accurately reflect their actual cost to the Membership. We recover costs, so no Member has to subsidize another Member. Whereas at banks, fees are set as high as the market will bear.

Please note that with our innovative **Do Gooder Club**, you can eliminate many fees altogether! Those nixed fees are indicated in **bold italics** at right.

Even without **Do Gooder**, some fees can be easily made free — for any Member. Those items are indicated by this secret code: **FREE**.



NOTARY (per document)

Credit Union-Related Documents, \$0
Non Credit Union-Related Docs, \$15
Non Credit Union Members, \$15

SAFE DEPOSIT BOX (annual)

2x5, \$20
3x5, \$25
5x5, \$40
3x10, \$45
5x10, \$75
10x10, \$125
Force Open & Re-Key (per event), \$250
Replacement/Duplicated Key, \$25

WIRE TRANSFER

Outgoing Domestic, \$25
Outgoing International, \$40
Incoming, \$10
Returned, \$40

MISCELLANEOUS

Mailed monthly statement, \$2
▶ (**FREE**, if 62 years of age or older)
Returned Deposit/Loan Payment, \$10
Returned (as above) + Check Kiting, \$26
Money Order, \$3
Cashier's Check, \$5
Replacement/Refund Cashier's Check, \$25
Phone Payment fee, \$9.95
Outgoing Collection Item, \$50
Manual Posting of ACH Check, \$10
Research Fee, \$25
Undeliverable Mail/Locator fee, \$5
Verification of Deposit, \$10
Legal Documents, \$75
Overnight Mail, \$20
Early Account Closure fee, \$10

MEMBERSHIP (one-time)

New Member, \$5
Loan-Only, \$25

CHECKING ACCOUNT

Local Advantage, **FREE**
Local Advantage PLUS, \$5
▶ (**FREE** if 12 debit swipes in month)
iChecking, \$6
▶ (**FREE** if \$1,000 balance maintained)
Local Non-Profit, \$0
Local Trade, \$15
▶ (**FREE** if \$1,000 balance maintained)
2nd Chance, \$10
2nd Chance Business, \$19
Temporary Checks, \$2
Courtesy Pay, \$26
Non-Sufficient Funds, \$26

SAVINGS ACCOUNT

3rd Party Withdrawal & Transfer, \$2
▶ (after monthly **six FREE**)
Under Min. Balance, \$5
Dormant Account, \$10
▶ (after 12 months, then assessed quarterly)

MONEY MARKET

3rd Party Withdrawal & Transfer, \$2
▶ (after monthly **six FREE**)
Convenience Checks, \$2

STOP PAYMENT

Draft, \$24
Money Order, \$24
ACH, \$24

IRA ACCOUNTS

Annual Maintenance, \$5
Transfer to other institution, \$25

ATM/DEBIT CARDS

Replacement Card, \$10
RUSH Replacement Card, \$75
Special Mailing for Card, \$15
ATM Transactions, \$0
ATM Deposit Adjustment, \$6

What do you get from a not-for-profit financial cooperative, owned by its Members?

Fewer fees.

Above are all of 'em. On one letter-size sheet!

By contrast, Wells Fargo has 52 pages of fees!

How do we set fees? By analyzing what a particular service costs the Membership. It's that simple. And that fair.