



Fees as a profit center?  
Not at Community First.

Using fees as a profit center is a bank thing. For example, if you were to “bounce” a check you’d be dinged \$36 at a big bank. Why? Because focus-group research shows them \$36 is the very maximum they can charge without you getting so mad you pull your account!

At Community First, we merely recover the cost, so that an individual’s adverse actions aren’t subsidized by other Members.

That’s fair. That’s simple. And it’s consistent with the mentality of this co-op, where Members pool their money for the greater good — for themselves, their neighbors and their communities.



## COST RECOVERY SCHEDULE

Effective Oct. 1, 2020

### NOTARY (per signature)

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, Foreign \$40  
Outgoing, Domestic \$25  
Recall or Trace, \$40  
Incoming, \$10  
Returned, \$10

### MISCELLANEOUS

Mailed monthly statement, \$2  
▸ **FREE**, if 62 years of age or older  
Returned Deposit/Loan Payment, \$10  
Returned (as above) + Check Kiting, \$26  
Copies, \$2 per item  
Money Order, \$3  
Cashier’s Check, \$5  
Replacement/Refund Cashier’s Chk., \$25  
Phone Payment fee, \$9.95  
Outgoing Collection Item, \$50  
Manual Posting of ACH Check, \$10  
Research Fee, \$25/hour, min. 1 hr.  
Undeliverable Mail/Locator fee, \$5  
Verification of Deposit, \$10  
Legal Documents, \$75  
Overnight Mail, higher of \$20 or cost  
Early Account Closure fee, \$10  
Currency/coin supplied or deposited, 20¢ per \$100

### 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, \$10  
▸ **FREE** with \$2,500 average daily bal.  
Local Trade Interest, \$15  
▸ **FREE** with \$5,000 average daily bal.  
2<sup>nd</sup> Chance, \$10  
2<sup>nd</sup> Chance Business, \$19  
Temporary Checks, \$2/page  
Courtesy Pay, \$26  
Non-Sufficient Funds, \$26

### SAVINGS ACCOUNT

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

### MONEY MARKET

3<sup>rd</sup> Party Withdrawal & Transfer, \$2  
▸ after monthly **six FREE**  
Convenience Checks, \$2/page

### 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

Wells Fargo’s Consumer Fee Schedule is 50 pages long. Ours is this one page!