

## CGFCU 2018 Fee Schedule

### Savings (Shares) Fees

• Dormant Account Fee (Dormant fees take effect after 1 year of inactivity)	\$15.00 per month
• IRA Account Administrative Fee	\$25.00 per year
• Early Holiday Club Withdrawal	\$5.00 per withdrawal
• Deposited Item Returned	\$30.00 per item
• Early Closure (within 1 year)	\$5.00
• Term Share Early Withdrawal Fee	See Rate Sheet

### Checking (Share Drafts) Fees

• Copy of Check/Draft	\$2.00 per copy
• Transfer (without prior notice)	\$10.00
• Check Protest	\$50.00
• Early Closure (within 1 year)	\$5.00
• Stop Payment/Share Draft & Electronic ACH	\$15.00
• Returned Check Fee (NSF)	\$30.00 per item
• Returned Electronic ACH (NSF)	\$45.00 per item
• Deposited Item Returned	\$30.00 per item
• Negative Balance from Draft	\$30.00
• Negative Balance from ACH	\$45.00
• Negative Balance from BillPay	\$30.00

### Debit and Credit Card Fees

• Replacement Plastic Card	\$25.00 per card
• Rush Plastic Card	Varies according to type of rush service
• ATM over 6 transactions per month	\$1.00 per transaction
• ATM Transaction at Foreign ATM	\$1.00
• ATM Transaction for Non-Member	\$2.50
• Credit Card Payment Convenience Fee	5% of the dollar amount
• CGFCU Credit Card Payment Convenience Fee	No Charge

### Money Markets

• Below minimum required in account	\$1.50/month
• Negative Balance Draft	\$30.00

### Home Equity Loans and Lines

• Discharge Fee	Percentage based on the county of residence, Col. Cty. up to \$50.50
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\*All Fees and Charges are subject to change without notice



## CGFCU 2018 Schedule Continued

### Other Services

• Account Reconciliation/Research	\$30.00 per hour
• Returned Mail Statement due to Non-notification of address change	\$5.00 per statement
• Foreign Collection Item	\$50.00 (per item – see Officer)
• Foreign Cash Letter	\$10.00 (example: Canadian Check)
• Statement Copy	\$1.00 per page
• Cashier's Check made payable to 2 <sup>nd</sup> party	\$2.00 per check
• Temporary Checks	\$1.00 per page
• Subpoenas	\$250.00 per item
• Restraining Notices & Levies	\$25.00 per item
• American Express Gift Checks	\$2.50 per check
• CU Money Everyday Spend	\$5.00 per card then .50 per reload
• Travel Money Card	\$4.95 per card then \$2.00 per reload
• Wire Transfer (Outgoing/Domestic)	\$20.00 per transfer
• Wire Transfer (Outgoing/International)	\$30.00 per transfer
• Notary for member	Free
• Notary for non-member	\$5.00 per person on document
• Loan Late Fees	\$20.00 (Per late payment from single transaction)
• Abandoned Property (Escheat funds)	\$100.00
• Second Lien Release	\$10.00
• Subordination Agreement	\$250.00
• Non-Member Check Cashing	\$5.00 per check
• Rolled Coin Fee	5% per total amount
• Fax Fee	\$1.00 per page
• Copy Fee	\$1.00 per page

