



BETTER BANKING BEGINS WITH MEMBERSHIP

FEES AND CHARGES

Effective: January 1, 2017

Membership fees

Non-Refundable membership fee	\$ 5.00
Reopen share within six months of closure	\$10.00
Account closed within 90 days of opening	\$15.00

Miscellaneous

Debit Card Replacement Fee before expiration	\$10.00/non-fraud
Credit Card replacement before expiration	\$15.00/non-fraud
MasterCard Gift Cards.....	\$5.00 each
Overnight Shipping Fee.....	\$75.00
Fax	\$2.00 for first page, thereafter... \$1.00 per page
Account verification (form or letter)	\$3.00 each
Garnishment/Levy Admin Fee (per occurrence)...	\$25.00
Coin Machine Use (Non-member).....	20%
Title change per member request	\$75.00

Loan Payments by phone

Check by phone	\$10.00 each
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ATM (Foreign Machine Usage)

(Non-COAFUCU ATM or Not Part of the Co-Op Network)

Each Withdrawal	\$1.50
Transfers.....	\$1.00
Balance Inquiry by member at foreign ATM	\$0.50

Bank Checks/Teller Checks

Payable to Third Party	\$5.00 each
Cashier Checks	\$5.00 each

Bank wires and Money Orders

Wire received	\$3.00
Domestic wire sent	\$15.00
Money Orders.....	\$1.00 each

Checks

Share Drafts (Per Box)	Prices Vary Based on Style Ordered
Temporary Checks	\$2.00 per page

Account Research and Reconciliation

\$20.00 per hour (minimum charge 1 hr.) + copy fees as listed below:

Copies

Photocopies	\$0.50 each
Draft/Check copies	\$2.00 each
Teller/Cashier Check.....	\$5.00 each

Statement copies

Account activity printout

Check cashing

Members with only one service with balance under \$100\$3.00 per item
(Excluding youth /TUTMA accounts)

Stop Payment (Check/ACH/bank check/money order)..... \$25.00 each

Returned Statement (Bad Address Fee).....\$10.00/QTR

Excessive Withdrawals per Month / Year by Member

Shares OR SAFE over 6 per Month	\$1.00 each
Money Market over 3 per Month	\$5.00 each
IRA over 3 per Month	\$10.00 each
IRA over one payable to 3 rd party	\$10.00 each

Non-Sufficient Funds Charges

(Applies to ALL deposit & loan accounts)

Transfer to cover transaction	\$1.00 each
Insufficient checks, Automatic transaction, Share Draft Order, Returned Check Deposited in Member's account	\$25.00 each
Returned / NSF MasterCard, Automatic Payment, Loan Payment, Uncollected Funds	\$25.00 each

Safe Deposit Box Fees

All Rent Prorated On Date Rented; Annual Rent due January 1 of Each Year; Rent Automatically Debited From Share or Draft Account.

3 x 5	\$20.00	3 x 10	\$30.00
5 x 10	\$45.00	10 x 10	\$75.00

Drilling Fees If Keys Are Lost (Based on current vendor prices) \$225.00 minimum Single lost key..... \$10.00 replacement fee

The Listed Fees Are Effective On the Above Date and Are Subject To Change.

CoAFUCU Reserves the Right to Refuse to Negotiate Any Item not drawn on CoAFUCU at CoAFUCU discretion