

CMECU BUSINESS ACCOUNT FEES

Savings Account Fees

- Savings Account Excessive Withdrawal fee \$ 6.00 per occurrence,
if more than six (6) withdrawals per yr
- Savings/Holiday/IRA Account Paper or Copy of Statement fee: \$ 2.00 per copy

Checking Account Fees

- Minimum Balance \$ none
- Checking Maintenance fee for business accounts-Free for non-profit.... \$ 10.00 per month without direct deposit
(Waived if Aggregate Bal is \$3,000.00 or more)
- Non-electronic transactions 50 free checks cleared/deposited
(Checks processed & in-branch dep. & withdrawals) 50 free checks –withdrawals
\$0.25 per item over 50/free bill pay,
E-Statements & online banking
- Overdraft or Transfer fee: \$ 7.00 per item
- NSF fee: \$ 39.00 per item
- Returned Item fee: \$ 39.00 per item
- Courtesy Pay: \$ 39.00 per transaction
- Stop Payment fee: \$ 25.00 per request
- Check Printing fee: Prices may vary depending upon style
- Paper or Copy of Statement fee \$ 2.00 per copy
- Copy of Cancelled Check fee: \$ 5.00 per check
- Annual atm/debit card fee \$ 5.00

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \$ 35.00 per hour
- Account Research fee: \$ 35.00 per hour
- Statement Copy fee: \$ 2.00 per copy
- Deposited Item Return fee: \$ 35.00 per item
- Items Sent for Collection fee: \$ 20.00 per item
- Money Order fee: \$ 1.00 per money order
- Legal Process fee: \$ 75.00
- Stop Payment Removed: \$ 15.00
- Immigration Letter/Account Verification fee: \$10.00
- Collection Delinquent fee: \$ 39.00 per occurrence
- Plastic Card Replacement fee: \$ 10.00
- Cash Advance fee: 3% of advance or \$25.00,

whichever is less (\$2.00 minimum)

- Back-up Withholding for IRS: \$ 5.00 per quarter.
- Rush Plastic Card \$ 20.00
- Plastic Card Recovery fee: \$ 65.00
- Credit Card Late fee/Return Payment fee:..... up to \$35.00
- Check by Phone fee: \$ 10.00 per check
- VISA Platinum Annual fee: \$ 25.00 per year
- Negative Balance fee: \$ 9.00 per day after seven (7) days of negative balance
- Dormant Account fee: \$ 5.00 per month after inactive for a year
- Credit Report fee: \$ 10.00. (on denials & cancellation requests)
- Verification of Deposit: \$ 5.00
- Cashiers Check: \$ 5.00 for members
\$ 7.00 for non-members.
- Domestic Wires: \$ 20.00
- International Wires: \$ 30.00
- Incoming Wires: \$ 5.00
- Early Account Close fee: \$ 25.00 (before 9 months)
- Restraining Notices/Tax Levy \$ 50.00 per item
- Visa Gift Cards \$ 4.95
- Visa Travel Re-Loadable Money Card \$ 10.00
initial min purchase amt \$100.00

Electronic Funds Transfer Fees

- Credit Union ATM Withdrawal/Transfer fee: No Charge
- Nonproprietary ATM Withdrawal/Transfer fee: No Charge
- Debit Card Transaction fee: No Charge
- ATM fee: No Charge
- POS fee: No Charge
- Debit fee: No Charge
- PIN Reorder fee: \$ 5.00 per pin
- ACH Origination Credit: \$ 8.00 per transaction
- Non-member Check Cashing: 1/2% of check amount
- Non-member Usage of Credit Union ATM Machine: \$3.00

Share Value/Membership Fee

- Par value of one share\$ 100.00
- Membership Fee \$ 10.00