



empowering financial success®

Fee Schedule

Effective November 1, 2024

Fees Applicable to All Accounts/Loans

Account/Loan Research (per hour; 1hr. min. charge).....	up to \$50.00
<small>Also includes Subpoenas, Garnishments, Discovery of Assets, IRS levy, Judgments, etc.</small>	
Account Verification (per inquiry; non-CAFCU loans).....	\$15.00
Cashier's Check (per item).....	\$5.00
Check Cashing (per item).....	\$5.00
<small>For members with less than the required minimum balance on deposit in Regular Share Account without payroll allocation; \$25 must remain in account after transaction.</small>	
Check Withdrawal (per item).....	\$5.00
<small>Waived for members 65 & over.</small>	
Copy of Tax Form — 1042, 1098, 1099, 5498 (per item).....	\$5.00
Corporate (CAFCU) Check (per item; payable to a third party).....	\$3.00
Duplicate Statement Copy (per statement).....	\$5.00
<small>Other than current period.</small>	
Inactive Account (per month; subject to state law).....	\$15.00
Interim Statement Printout (per printout).....	\$5.00
Late Payment	
First Mortgage.....	up to 5% of payment
All Other Loans.....	\$39.00
Lien Filing/Release	Actual Cost
Loan Skip-A-Payment (per loan when offered).....	\$39.00
Money Order (per item).....	\$1.00
Open Transfer Rejected Item	\$39.00
Overnight Delivery (per item).....	up to \$30.00
Quick Cash Line of Credit Application	\$35.00
<small>To establish or re-establish line of credit.</small>	
Real Estate Payoff Request (per item).....	\$25.00
Returned ACH/Check Item	up to \$39.00
<small>Not paid to source as non-sufficient funds (NSF) or uncollected funds (UCF).</small>	
Returned Item	\$39.00
<small>Returned deposit item/payment item/same party check</small>	
Returned Statements/Mail (per address change).....	\$15.00
Share-to-Share Transfer (per item).....	\$5.00
<small>Phone request (no charge if done online or with your mobile device) waived for members 65 & over.</small>	
Shared Branching (deposit/payment).....	FREE
Shared Branching (withdrawal or cash back; per item).....	\$3.00
Speedpay® (per item).....	\$10.00
Stop Payment Order (per item).....	\$29.00
<small>ACH, Bill Pay, Corporate Check, Share Draft/Check</small>	
Subordination (per loan).....	\$100.00
Unclaimed Property (subject to state law).....	up to \$50.00
Card Rush	\$40.00
Currency Conversion	1% of transaction
<small>Foreign transactions</small>	
Document Copy (per item).....	\$15.00
Gift Card (per card).....	\$3.95

Continued...

Fees Applicable to All Accounts/Loans (Cont.)

International Service Assessment (ISA)	1% of transaction
Foreign currency card transactions	
Replacement Card (per card).....	\$20.00
Returned Payment	up to \$25.00
Wire Transfer Domestic (per item).....	\$30.00
Wire Transfer International (per item).....	\$45.00

Regular Share Accounts

Below \$25 Minimum Balance (per month).....	\$2.50
Applicable to Regular Share. Fee waived if enrolled in eStatements; fee does not apply to minor accounts (under age 23) and new members (less than 90 days).	
Club/Specialty Account Withdrawal (per item).....	\$10.00
Fee is waived for the first 2 withdrawals per month.	
Regular Share Savings Withdrawal (per item).....	\$10.00
Fee is waived for the first 4 withdrawals per month.	

Individual Retirement Accounts (IRAs)

IRA Trustee Transfer	\$25.00
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Checking Accounts

Non-Proprietary ATM Withdrawal/	
Balance Inquiry (per occurrence).....	\$2.50
Fee is waived for the first 7 non-proprietary ATM withdrawals per month.	
Check Printing Charge	Varies by style
Expedited Bill Pay (per item).....	\$9.95
Loan Advance to Cover Overdraft (per transfer).....	\$18.00
Fee is waived for Rewards Advantage Checking.	
Overdraft Item (per item paid).....	\$39.00
Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Photocopy of Paid Check (per item) free online.....	\$5.00
Rewards Advantage Checking (per month).....	\$6.00
Fee is waived if signed up for eStatements and complete at least 10 signature-based purchases with your Corporate America Debit Card within a statement period.	
Share-to-Share Transfer to Cover Overdraft (per transfer).....	\$18.00

Safe Deposit Boxes (where available)

Safe Deposit Box Sizes and Annual Cost	Varies by location
Safe Deposit Box Replacement Key	\$25.00
Safe Deposit Box Drill	\$140.00
Safe Deposit Box Payment (30 days or more).....	\$10.00



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Federally insured by NCUA.

Corporate America Family Credit Union
1-800-359-1939 • cafcu.org