



# Catholic United Financial CREDIT UNION

Your Financial Guardian Angel

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# 2018 Fee Schedule

Effective February 27, 2018

## Deposit Account Fees

Check returned for NSF* or Uncollected Funds .....	\$30.00 per check
Check paid with NSF* or Uncollected Funds .....	\$30.00 per check
Deposited item returned due to NSF or other reason.....	\$10.00 per item
Stop payment of check (or series if lost or stolen).....	\$20.00 per occurrence
Check printing.....	varies by style
Counter checks (set of 4) .....	\$3.00 per set
Money Market Savings below minimum balance monthly...	\$10.00 per month
Account 2 Account Transfers.....	\$3.00 per outgoing transfer, free incoming
Foreign Item Collection .....	\$10.00
Promise Deposits.....	25¢ per check

## Automated Clearing House (ACH) Fees

ACH item returned for NSF* or Uncollected Funds .....	\$30.00 per item
ACH item paid with NSF* or Uncollected Funds.....	\$30.00 per item
ACH item returned to CU due to NSF* or other reason .....	\$30.00 per item
Stop payment of ACH item.....	\$20.00 per item

## ATM/Visa Check Card Fees

ATM withdrawal fee after 6 withdrawals per month.....	\$1.00
<i>ATM surcharge fee varies based on ATM owner. Avoid surcharges at MoneyPass ATMs. Go to www.moneypass.com and use the ATM locator to find locations.</i>	
Daily dollar limit for ATM withdrawals.....	\$200.00
For Visa check card purchases.....	\$5,000.00
ATM Withdrawal/Visa Check Card purchase paid with NSF* or Uncollected Funds.....	\$30.00 per item
Depositing an empty envelope in an ATM machine ..	\$25.00 per occurrence
ATM Card/Visa Check Card Replacement.....	\$5.00 per card
Rush delivery of replacement card.....	\$20.00 per card

## Loan Fees

Consumer Loan application Fee.....	\$35.00
Loan Modification Agreement.....	\$35.00 per extension
Home Equity Loan application Fee .....	\$100.00
Loan delinquency fee (after 15-day grace period) .....	5% of the payment due or \$20, whichever is greater
Loan payment returned due to NSF* or other reason.....	\$25.00 per occurrence
Skip-a-Payment.....	\$25.00 per loan per occurrence if approved <i>Limit one per calendar year. Home equity loans and Lines of Credit not eligible.</i>
Payment coupon book .....	\$10.00 per book

## Miscellaneous Fees

Official check (after one per day) .....	\$2.00 per check
Balancing of account/Account research (one hour minimum) ...	\$20.00 per hour
Active Bill Pay Service Fee .....	Free
Inactive Bill Pay Service Fee .....	\$3.00 per month
Garnishment Levy.....	\$15.00
Check Cashing Fee.....	1% of total check (\$5.00 Minimum charge)
Text Banking.....	10 free a month, 10¢ per incoming or outgoing text after
Visa Gift Card Fee .....	\$2.50

## Copy Services

Cleared check .....	\$3.00 per copy, Free on It's ME 247 online banking
Current activity .....	\$3.00 per request, Free on It's ME 247 online banking
Deposited item .....	\$3.00 per item
Receipt.....	\$3.00 per item
Statement .....	\$3.00 per statement, Free on It's ME 247 online banking
Prior year tax information .....	\$3.00 per copy, Free on It's ME 247 online banking

## Wire transfers

Domestic outgoing .....	\$15.00 per wire
Foreign outgoing.....	\$50.00 per wire
Foreign incoming.....	\$5.00 per wire
Notary Service.....	Free to our members

\*Non-Sufficient Funds