

# FEE SCHEDULE

## Account Fees:

Cashback Free Checking .....	FREE
Chiefs Checking .....	FREE
Free Checking .....	FREE
Student Checking .....	FREE
(Automatically converts to a Free Checking account at age 25)	
Turning Point Checking .....	FREE
(Requires minimum pledged balance of \$100 in primary savings account)	
Interest Checking: Checking Minimum Balance Fee <sup>1</sup> .....	\$7.00 per month
(Monthly fee when an average daily balance drops below \$1,000)	
Investors Checking: Checking Minimum Balance Fee <sup>1</sup> .....	\$7.00 per month
(Monthly fee when an average daily balance drops below \$1,000)	
Loan Advantage Checking Minimum Balance Fee <sup>1</sup> .....	\$5.00 per month
(Monthly fee when average daily balance drops below \$500)	
Premier Checking Minimum Balance Fee <sup>1,2</sup> .....	\$9.00 per month
(Monthly fee when combined account balances under a single membership drops below \$20,000)	
Money Market Savings/IRA: Money Market Minimum Balance Fee .....	\$10.00 per month
(Monthly fee if minimum balance drops below \$1,000)	
Premier Money Market Savings/IRA: Money Market Minimum Balance Fee .....	\$20.00 per month
(Monthly fee if minimum balance drops below \$25,000)	
Account Closed within 6 Months Fee .....	\$25.00 or balance
(Applies to Checking, Money Market or Savings Accounts. Promotional account closed within 6 months will be charged the amount of any incentives paid.)	
Overdraft/Insufficient/Uncollected Funds Fee <sup>3</sup> .....	\$28.00 per item
(Transaction Paid or Returned)	
Overdraft Transfer Protection Fee .....	\$5.00 per transfer
(Fee will be charged and refunded at a later date on Premier Checking and Student Checking accounts)	
Premium Overdraft Usage Fee <sup>3</sup> .....	\$28.00 per item
Checkbook Reconciliation Fee .....	\$25.00 per hour
(Appointment required)	
Check Cashing Fee .....	\$1.00 per every \$100
(Fee when savings balance is less than \$100 and no checking relationships)	
Check Copy Fee .....	\$3.00
Check Printing Fee .....	varies by type and quantity
Returned Statement Fee .....	\$5.00 per quarter
Returned Deposit Item Fee .....	\$15.00 per item
Statement Copy Fee .....	\$3.00

## ATM, Debit and Credit Card Fees:

Chiefs Debit Card Fee <sup>4</sup> .....	\$10.00
Replacement Card Fee .....	First replacement free, \$5.00 thereafter
(Damaged or stolen cards not subject to fee)	
CommunityAmerica and CO-OP ATMs Fee .....	FREE
ATM Foreign Transaction Fee <sup>5</sup> .....	\$1.50
(Fee waived with Student Checking account)	

## Online Banking Fees:

Online Banking .....	FREE
Online Bill Pay .....	FREE
Funds Transfer Express .....	\$9.95 per use
Zelle .....	FREE
Bill Pay Electronic Express .....	\$9.95 per use
Bill Pay Paper Express .....	\$29.95 per use

## Other Fees:

Stop Payment Fee .....	\$28.00 per item/\$28.00 per book
Inactive Fee .....	\$5.00 per month
(Inactive if no deposits/withdrawals have been made for 12 months. Waived if account balance is equal to or greater than \$2,500, if account holder is less than 18 years old or has another active account.)	
Escheatment Fee <sup>6</sup> .....	\$50.00
Outgoing Wire Transfer Fee .....	Domestic – \$25.00
International – \$50.00	
Federal Express Fee .....	\$15.00 weekday delivery
\$30.00 Saturday delivery	
Third Party Official Check Fee .....	\$4.00
(Free with Premier Checking)	
Returned Check on Loan Payment Fee .....	\$15.00
Loss Claim for Official Check Fee .....	\$20.00
Third Party Payment by Employee .....	\$5.95
Third Party Payment by Automated Phone Fee .....	\$2.50
Third Party Payment via Internet .....	\$2.00
Third Party Payment within Online Banking .....	FREE
Legal Processing Fee .....	\$50.00 per hour
Research Fee .....	\$25.00 per hour
Non-Member Check Cashing Fee .....	\$3.00
Foreign Currency Purchase .....	\$20 per order
Foreign Currency Buyback .....	\$20 per order

Insured by NCUA. | Eff 05/01/2025 | **1** Premier, Interest, Loan Advantage, and Investors Checking Products are no longer available for sale. **2** Combined balances include Checking, Savings, IRAs, Money Markets, CDs – Traditional and IRA, Investments from Copper Financial, Consumer Loans, First Mortgage, Home Equity Loans and Lines of Credit and Visa® Credit Card. **3** Overdraft/Insufficient/Uncollected Funds Fee may extend to checks, pre-authorized debits, telephone transfers, in-branch withdrawals, online bill payments, internet banking transactions and any other transfers from your account including intra Credit Union transfers. Premium Overdraft Usage Fee may extend to debit card point of sale (POS) transactions and ATM withdrawals or transfers. Paid and returned Overdraft/Insufficient/Uncollected Funds Fees and Premium Overdraft Usage Fees are limited to a total of six (6) per day using the date the transaction is posted to your account when applying this daily limit. You may be charged a separate fee each time a transaction is presented for payment, even if the transaction was previously presented and rejected. **4** One-time fee of \$10 will be charged if member requests Chiefs debit card for an account other than Student Checking account or Chiefs Checking account. **5** This fee may be charged separately for each transaction or balance inquiry, including individual charges for multiple withdrawals, deposits, or balance inquiries at the same ATM. **6** Please refer to the section of your Membership and Account Agreement titled "Inactive or Dormant Accounts" for additional information.

**CommunityAmerica**  
CREDIT UNION

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