

# FEE SCHEDULE

## Account Fees:

Cashback Free Checking .....	FREE
Chiefs Checking .....	FREE
Free Checking .....	FREE
Turning Point Checking .....	FREE
<small>(Requires minimum pledged balance of \$100 in primary savings account)</small>	
Interest Checking Minimum Balance Fee <sup>1</sup> .....	\$7.00 per month
<small>(Monthly fee when an average daily balance drops below \$1,000)</small>	
Investors Checking Minimum Balance Fee <sup>1</sup> .....	\$7.00 per month
<small>(Monthly fee when an average daily balance drops below \$1,000)</small>	
Loan Advantage Checking Minimum Balance Fee <sup>1</sup> .....	\$5.00 per month
<small>(Monthly fee when average daily balance drops below \$500)</small>	
Premier Checking Minimum Balance Fee <sup>1,2</sup> .....	\$9.00 per month
<small>(Monthly fee when combined account balances under a single membership account balances drops below \$20,000<sup>3</sup>)</small>	
Money Market Savings/IRA Minimum Balance Fee .....	\$10.00 per month
<small>(Monthly fee if minimum balance drops below \$1,000)</small>	
Select Money Market Savings/IRA Minimum Balance Fee .....	\$20.00 per month
<small>(Monthly fee if minimum balance drops below \$25,000)</small>	
Account Closed within 6 Months Fee .....	\$25.00 or balance
<small>(Applies to Checking, Money Market or Savings Accounts. Promotional account closed within 6 months will be charged the amount of any incentives paid.)</small>	
Insufficient Funds Item Fee (NSF Fee) <sup>3</sup> .....	\$28.00 per item
<small>(Transaction Paid or Returned)</small>	
Overdraft Transfer Protection Fee .....	\$5.00 per overdraft item paid
<small>(Fee waived with Premier Checking Account<sup>3</sup>)</small>	
Checkbook Reconciliation Fee .....	\$25.00 per hour
<small>(Appointment required)</small>	
Check Cashing Fee .....	\$1.00 per every \$100
<small>(Fee when savings balance is less than \$100 and no checking relationships)</small>	
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

## Online Banking Fees:

Online Banking .....	FREE
Online Bill Pay .....	FREE
Funds Transfer Express .....	\$9.95 per use
Popmoney Express .....	\$0.95 per use
Popmoney Request Money .....	\$0.50 per use
Bill Pay Electronic Express .....	\$9.95 per use
Bill Pay Paper Express .....	\$29.95 per use

## ATM, Debit and Credit Card Fees:

Chiefs Debit Card Fee <sup>4</sup> .....	\$10.00
Replacement Card Fee .....	First replacement free, \$5.00 thereafter
<small>(Damaged or stolen cards not subject to fee)</small>	
CommunityAmerica and CO-OP ATMs Fee .....	FREE
Non-CommunityAmerica and Non-CO-OP ATMs Fee .....	\$1.50

## Other Fees:

Stop Payment Fee .....	\$28.00 per item/\$28.00 per book
Dormancy Fee <sup>5</sup> .....	\$5.00 per month
Savings Low Balance Fee .....	\$5.00 per month after one year open
<small>(Low balance is considered less than \$100 in a savings account and no other account relationships)</small>	
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
<small>(Free with Premier Checking)</small>	
Returned Check on Loan Payment Fee .....	\$15.00
Stop Payment for Loan and Withdrawal Check Fee .....	\$20.00
<small>(Prior to 7 days outstanding)</small>	
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

Insured by NCUA. | UFC 06/21/2019 | **1** Premier, Interest, Loan Advantage Cashback Free (3% cash back), 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 Financial Planning Services, Consumer Loans, First Mortgage, Home Equity Loans and Lines of Credit and Visa® Credit Card. **3** NSF fee may extend to checks, preauthorized debits, debit card point of sale (POS) transactions, ATM withdrawals or transfers, telephone transfers, in-branch withdrawals, online bill payments and internet banking transactions. Paid and unpaid NSF 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. **4** One-time fee of \$10 will be charged if member requests Chiefs debit card for an account other than Chiefs Checking account. **5** Dormancy fee applies to checking and savings accounts if no transaction activity for twelve (12) months.

