Century Federal Credit Union

FEE SCHEDULE

SHARE ACCOUNT FEES (SAVINGS/CHECKING)	
Par Value	$5.00
Re-open Account (within 6 months)	$15.00
Statement Copy	$1.00 per page
Special Research (plus any out of pocket expense)	$10.00 per hour
Wire Transfer (outgoing)	$15.00
International Wire Transfer (outgoing)	$30.00
Garnishment	$5.00
Collection Item	$5.00
Copy of check	$1.00
Money Order	$2.00
Official Check (Under $500 Fee waived if =>$500.00 or made payable to member	$3.00
Returned checks, NSF,ACH,EFT	$30.00
Uncollected Funds, NSF,ACH,EFT	$25.00
Stop Payment, Checks,ACH, Revocation	$30.00 each
Returned Deposit Item	$10.00
Courtesy Pay **May cover ACH, Bill Pay, EFT, Checks,ATM/Debit Card Card Transactions, and POS**	$30.00
Share Draft Checking Must have a minimum average daily balance of $1000 to earn dividends on a share draft checking account.	No Fee

MONEY MULTIPLIER ACCOUNTS	
Daily balance below $1000	$2.00
Returned Checks, NSF,ACH,EFT	$30.00
Returned Deposit Item	$10.00
Insufficient Withdraw Amount	$10.00
Returned Check Fee for Exceeding three (3) Item Cleared Limit	$5.00 each

ATM	
CFCU-owned ATMs	No Fee
All Other ATMs First Four (4) Monthly Transactions Five (5) or more are	 No Fee $1.50
Empty Envelope Deposit	$30.00
ATM Card Reissue	$5.00
ATM Overdraft	$25.00
ATM/Debit Card Withdrawal Limit	$500.00 per day, per account
ATM/Debit Card POS Limit	$1,000.00
ATM NSF Fee for Business Accounts	$25.00

Member Loyalty Program:
- You may qualify to receive additional fees waived
- See website for full details at **www.cenfedcu.org/memberloyalty**

ESCHEAT FEE - Century Federal Credit Union assesses a $20.00 fee to each escheat account (with a value of $1000.00 or more) subject to the escheat certified mailing. The fee will only affect those accounts deemed escheatable by the State of Ohio Division of Unclaimed Funds.

This Credit Union is Federally insured by the National Credit Union Administration

This Credit Union is an Equal Housing Lender

Fees are subject to change.

TERM SHARE CERTIFICATE ACCOUNTS	
Early Withdrawal Penalties	
3-11 months	30 days worth of dividends earned or not
12-35 months	6 months worth of dividends earned or not
36 months or greater	9 months worth of dividends earned or not

IRA CERTIFICATE ACCOUNTS	
IRA Premature Withdrawal Penalties	
(Under age 59 1/2, IRS penalties also apply)	90 days worth of dividends earned or not

ELECTRONIC SERVICES	
Online Bill Pay	No Fee
Popmoney	No Fee
Pay by Phone	$5.00
PFM Fee per month	$1.00

CREDIT CARDS	
Annual Fee	None
Over-theCredit Limit Fee	None
Statement Copy Fee	$1.00 per page
Emergency Card Replacement Fee	$10.00
Balance Transfer Fee	$10.00 or 3% of balance transfer amount, whichever is greater
Cash Advance Fee	$10.00 or 3% of the advanced amount, whichever is greater - used at ATM, Credit Union, convenience checks or other financial
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Return Payment Fee	Up to $25.00
Late Payment fee	Up to $25.00
Rush Fee	$25.00 and up

BUSINESS ACCOUNT CREDIT CARDS	
Annual Fee	No annual fee
Over-the Credit Limit Fee	$20.00
Return Payment Fee	$10.00
Late Payment Fee	$25.00
Balance transfer fee	$10.00 or 3% of the outstanding balance transferred, whichever is greater.
Cash Advance Fee	$10.00 or 3% of the advanced amount, whichever is greater.
Replacement Card Fee	$15.00
Foreign Transaction Fee	1% of the transaction amount may be assessed for transactions made outside of the United states

VISA GIFT/TRAVEL CARDS	
Visa Gift Cards (limits from $25.00 to $1000)	$3.00
Inactivity Fee (applied after 12 full months of inactivity)	$5.00
Replacement Card Fee	$5.00
Reloadable Travel Card	$5.00
Reloadable Travel Card Additional User	$2.50

All fees are automatically deducted on the first day of the month. If your balance is zero or becomes zero as a result of any fees, the Visa Gift Card will be terminated.

LOANS	
Late Fee (15 day grace period)	Greater of 5% or $25.00
Return check on Loan Payment	$25.00
Mortgage late Fee	5% of Monthly Payment
Application Fee (PAL Loan)	$20.00
Mortgage Processing Fee	$495.00
Skip-A-Pay Fee	$30.00 per loan

For more Mortgage Fee or Loan Information, please contact Century Federal Credit Union.

Revised July 2019