



FEE SCHEDULE

SHARE ACCOUNT FEES (SAVINGS/CHECKING)		TERM SHARE CERTIFICATE ACCOUNTS	
Par Value	\$5.00	Early Withdrawal Penalties	
Re-open Account (within 6 months)	\$15.00	3-11 months	30 days worth of dividends earned or not
Early Account Closure Fee	No Fee	12-35 months	6 months worth of dividends earned or not
Special Research (plus any out of pocket expenses)	\$10.00 per hour	36 months or greater	9 months worth of dividends earned or not
Wire Transfer (outgoing)	\$15.00	IRA CERTIFICATE ACCOUNTS	
Outgoing International Wire Transfer US \$	\$30.00	IRA Premature Withdrawal Penalties	
Outgoing International Wire Transfer Foreign \$	\$30.00	(Under age 59 1/2 IRS Penalties also apply)	90 days worth of dividends earned or not
Incoming International Wire Transfer	\$00.00	ELECTRONIC SERVICES	
Incoming Wire Member Non-Repeating	\$00.00	Online Bill Pay	No Fee
Undeliverable Mail/Returned Mail/Bad address	\$5.00	Same Day Electronic	No Fee
Copy of Check	\$1.00	Overnight Paper Check	No Fee
Statement Copy	\$5.00	Popmoney	No Fee
Activity Printout	\$5.00	Pay by Phone	\$5.00
Paper Statement	\$1.00	Telephone Transfer Fee	No Fee
Account Balancing Per Hour	\$10.00	CREDIT CARDS	
Coin Counting Member	5% over \$250.00	Annual Fee	None None \$1.00 per page
Dormant Account	\$5.00 under \$500/after 12M	Over-the Credit Limit Fee	\$10.00
Tax Levy	\$50.00	Statement Copy Fee	\$10.00 or 3% of balance transfer amount, whichever is greater
Garnishment	\$50.00	Emergency Card Replacement Fee	\$10.00 or 3% of the advanced amount whichever is greater - used at ATM, Credit Union, convenience checks or other financial institution(s)
Collection Item	\$5.00	Balance Transfer Fee	1% of each transaction in U.S. dollars
Money Order/Members	\$4.00	Cash Advance Fee	Up to \$25.00
Official Check (under \$500.00)	\$4.00	Foreign Transaction Fee	Up to \$25.00
<i>Fee waived if => \$500.00 or made payable to member</i>	\$3.00	Return Payment Fee	\$25.00 and up
Uncollected funds, NSF, ACH,EFT	\$25.00	Late Payment Fee	
Stop Payment, Checks, ACH,Revocation	\$30.00 each	Rush Fee	
Returned Deposit Item	\$10.00		
Returned checks, NSF,ACH,EFT	\$30.00		
Courtesy Pay <i>May cover ACH,BillPay, EFT,Checks, Debit card transactions, and POS</i>	\$30.00		
Share Draft Checking <i>Must have a minimum average daily balance of \$1000.00 to earn dividends on a share draft checking.</i>	No Fee		

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ATM		BUSINESS ACCOUNT CREDIT CARDS	
CFCU - owned ATM's	No Fee	Annual Fee	No annual fee
All Other ATM's		Return Payment Fee	\$10.00
First Four (4) Monthly Transactions	No Fee	Late Payment Fee	\$20.00
Five (5) or more are:	\$1.50	Cash Advance Fee	\$2.00
Empty Envelope Deposit	\$30.00	Over-The-Limit Fee	\$20.00
Debit Card Withdrawal limit	\$500.00 per day per account.	Replacement Card Fee	\$10.00
Debit Card POS Limit	\$2,000.00	VISA GIFT CARDS	
		Visa Gift Cards (limits from \$25.00 to \$1,000.00)	\$4.00
		Inactivity Fee (applied after 12 full months of inactivity)	\$5.00
		Replacement Card Fee	\$5.00
MONEY MULTIPLIER ACCOUNTS		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	
Daily Balance Below \$1,000.00	\$2.00		
Returned checks, NSF, ACH, EFT	\$30.00		
Returned Deposit Item	\$10.00		
Insufficient Withdraw Amount (under \$500.00)	\$10.00		
Returned Check Fee for exceeding three (3) item cleared limit	\$5.00 each	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

MEMBER LOYALTY PROGRAM:

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

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

ESCHEAT FEE- Century Federal Credit Union assesses a \$20.00 fee to each escheat account (with a value of \$1,000.00 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