CENTURY FCU

FEE SCHEDULE

SHARE ACCOUNT FEES (SAVINGS/CHECKING)

Par Value	$5.00
Re-open Account (within 6 months)	$15.00
Early Account Closure Fee	No Fee
Special Research (plus any out of pocket expenses)	$10.00 per hour
Wire Transfer (outgoing)	$15.00
Outgoing International Wire Transfer US $	$30.00
Outgoing International Wire Transfer Foreign $	$30.00
Incoming International Wire Transfer	$00.00
Incoming Wire Member Non-Repeating	$00.00
Undeliverable Mail/Returned Mail/Bad address	$5.00
Copy of Check	$1.00
Statement Copy	$5.00
Activity Printout	$5.00
Paper Statement	$1.00
Account Balancing Per Hour	$10.00
Coin Counting Member	
	5% over $250.00
Dormant Account	$5.00 under $500/after 12M
Tax Levy	$50.00
Garnishment	$50.00
Collection Item	$5.00
Money Order/Members	
Official Check (under $500.00)	$4.00
Fee waived if => $500.00 or made payable to member	$3.00
Uncollected funds, NSF, ACH,EFT	$25.00
Stop Payment, Checks, ACH,Revocation	$30.00 each
Returned Deposit Item	$10.00
Returned checks, NSF,ACH,EFT	$30.00
Courtesy Pay *May cover ACH,BillPay, EFT,Checks, Debit card transactions, and POS*	$30.00
Share Draft Checking *Must have a minimum average daily balanceof $1000.00 to earndividendsona share draft checking.*	No Fee

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
Same Day Electronic	No Fee
Overnight Paper Check	No Fee
Popmoney	No Fee
Pay by Phone	$5.00
Telephone Transfer Fee	No Fee

CREDIT CARDS

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

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
Revised:4-10-2024

FEE SCHEDULE

ATM	
CFCU - owned ATM's	No Fee
All Other ATM's	
First Four (4) Monthly Transactions	No Fee
Five (5) or more are:	$1.50
Empty Envelope Deposit	$30.00
Debit Card Withdrawal limit	$500.00 per day per account.
Debit Card POS Limit	$2,000.00

MONEY MULTIPLIER ACCOUNTS	
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

BUSINESS ACCOUNT CREDIT CARDS	
Annual Fee	No annual fee
Return Payment Fee	$10.00
Late Payment Fee	$20.00
Cash Advance Fee	$2.00
Over-The-Limit Fee	$20.00
Replacement Card Fee	$10.00

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

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

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 asseses 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

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 Revised:4-10-2024