



4600 Rockside Road
Independence, OH 44131
P: 216-535-3222

FEE SCHEDULE			
SHARE ACCOUNT FEES (SAVINGS/CHECKING)		TERM SHARE CERTIFICATE ACCOUNTS	
Re-open Account (within 6 months)	\$15.00	Early Withdrawal Penalties	
Special Research (plus any out of pocket expenses)	\$10.00 per hour	3-11 months	30 days worth of dividends earned or not
Outgoing Domestic Wire Transfer	\$15.00	12-35 months	6 months worth of dividends earned or not
Outgoing International Wire Transfer US \$	\$30.00	36 months or greater	9 months worth of dividends earned or not
Outgoing International Wire Transfer Foreign \$	\$30.00	IRA CERTIFICATE ACCOUNTS	
Incoming International Wire Transfer	\$30.00	IRA Premature Withdrawal Penalties	
Incoming Wire Member Non-Repeating	\$15.00	(Under age 59 1/2 IRS Penalties also apply)	90 days worth of dividends earned or not
Undeliverable Mail/Returned Mail/Bad Address	\$5.00	ELECTRONIC SERVICES	
Copy of Check	\$1.00	Overnight Paper Check	The Fee Varies
Statement Copy	\$5.00	Telephone Transfer Fee	\$2.00
Activity Printout	\$5.00	CREDIT CARDS	
Paper Statement	\$3.00	Statement Copy Fee	\$5.00
Account Balancing Per Hour	\$10.00	Std Card Repl. Fee	\$15.00
Coinstar	5%	Emergency Card Replacement Fee	\$25.00
Dormant Account	\$5.00 after 12 months	Balance Transfer Fee	\$10.00 or 3% of balance transfer amount, whichever is greater
Money Order/Members	\$4.00	Cash Advance Fee	\$10.00 or 3% of the advanced amount whichever is greater - used at ATM, Credit Union, convenience checks or other financial institution(s)
Official Check	\$5.00	Foreign Transaction Fee	1% of each transaction in U.S. dollars
Uncollected Funds, NSF, ACH,EFT	\$25.00	Returned Payment Fee	Up to \$25.00
Stop Payment, Checks, ACH, Revocation	\$30.00 each	Late Payment Fee	Up to \$25.00
Returned Deposit Item	\$10.00	Rush Fee	\$25.00 and up
Returned Checks, NSF,ACH,EFT	\$30.00		
Courtesy Pay <i>May cover ACH, Bill Pay, EFT,Checks, ATM/Debit card transactions, and POS</i>	\$30.00		
Thrive Checking <i>Must have a minimum average daily balance of \$1000.00 to earn dividends on a share draft checking.</i>	No Fee		
Thrive Checking Plus - Account Maintenance Fee <i>Must have a minimum average daily balance of \$1000.00 to earn dividends on a share draft checking.</i>	\$4.99		

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

FEE SCHEDULE			
ATM FEES		BUSINESS ACCOUNT CREDIT CARDS	
CFCU - Owned ATM's	No Fee	Annual Fee	No annual fee
All Other ATM's		Return Payment Fee	Up to \$25.00
Foreign ATM	\$2.50	Late Payment Fee	Up to \$25.00
Empty Envelope Deposit	\$30.00	Cash Advance Fee	\$10.00 or 3% of the advanced amount whichever is greater - used at ATM, Credit Union, convenience checks or other financial institution(s)
DEBIT CARD			
Debit Card POS Limit	\$2,500.00	Over-The-Limit Fee	None
Debit Card Withdrawal limit	\$1,000.00 per day per account	Std Card Replacement Fee	\$15.00
Debit Card Replacement Fee	\$15.00	Emergency Card Replacement Fee	\$25.00
Rush	\$25.00	PAYMENT SOLUTIONS	
MONEY MULTIPLIER ACCOUNTS		Online Electronic Check	No Fee
Daily Balance Below \$1,000.00	\$2.00	Digital Banking Transfers Internal and External Accounts	No Fee
Returned Checks, NSF, ACH, EFT	\$30.00	Website Pay My Loan Link	\$8.95
Returned Deposit Item	\$10.00	IVR Pay My Loan External Accts	\$8.95
Insufficient Withdraw Amount (under \$500.00)	\$10.00	Text to Pay	\$15.00
Returned Check Fee for exceeding three (3) item cleared limit	\$5.00 each	Century FCU Agent-Assisted	\$15.00
		LOANS	
		Late Fee (15 day grace period)	Greater of 5% or 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

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

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