CROSSROADS COMMUNITY FCU SERVICE FEE SCHEDULE

SHARE ACCOUNT FEES:

IRA Premature Closing: (Before Age 59 1/2) Fee \$ 25.00 Xmas Club Premature Closing Fee \$ 20.00 Early Account Closing Fee (before 6 months) \$25.00 Shares Below Par Value (after 75 days) up to \$25.00

Money Market Share account offers five (5) free withdrawals each month. In excess of five (5) withdrawals per month, a \$5.00 fee per transaction will be charged.

SHARE DRAFT ACCOUNT FEES:

Overdraft Transfer Fee \$3.00

NSF Fee \$25.00 per submission/resubmission

Stop Payment Fee \$10.00

Copy of Paid Draft \$2.00

Copy of Paid Drafts Mailed \$5.00

Copy of Paid Drafts Faxed \$5.00

Share Draft Printing Fee - Varies

Account Reconciliation (hourly 1 hour min) \$25.00

Account Research (hourly 1 hour min.) \$25.00

Wire Transfer (Outgoing) Domestic \$20.00

Wire Transfer (Outgoing) Int'l \$40.00

Certified Check Fee \$20.00

Protest Fee \$25.00

Inactivity/Dormancy Fee (Monthly) after 270 days \$10.00

ATM Withdrawal/Balance Inquiry* \$2.00

Return Mail/Incorrect Address \$5.00

ATM/Debit Card NSF Fee \$20.00

ATM/Master Debit Replacement Fee \$10.00

ATM/Master Debit Pin Copy \$10.00

SERVICES:

Legal Action Compliance - Tax Levies, and

Restraining Notices \$75.00

Statement Copy Fee (per page) \$2.00

Deposited Item Returned Fee \$20.00

Items Sent For Collection Fee \$15.00

Money Order Fee (each) \$3.00

Mailed Check Withdrawal Request \$2.00

Non Member Check Cashing Fee \$15.00

Non Automated Account Transfer Fee 2.00

Online Bill Pay - Same Day Payments \$9.95

Online Bill Pay - Next Day Overnighted Checks \$14.95

Popmonev \$0.50

Loose Coin Fee – 5% of amount presented

ATM (Automated Teller Machine)

*CCFCU offers five (5) free withdrawals/balance inquiries posted to your account during each monthly cycle (beginning on the 28th and ending on the 27th of each month). Additional withdrawal/balance inquiries during that period are \$2.00 each.

LOANS:

Duplicate Lien Release \$20.00 Late Fees – Loans \$15.00 & HELOC \$25.00 Escheatment Fee \$25.00

MASTERCARD TRANSACTION FEES:

Cash Advance Fee \$10.00

Foreign Transaction Fee 0.08% of each transaction in U.S. dollars completed outside the U.S.

&~1.00% of each transaction in U.S. dollars completed in a foreign currency.

Penalty Fees

Late Payment Fee Up to \$15.00 Returned Payment Fee Up to \$25.00

Other Fees

Statement Copy Fee \$2.00
Document Copy Fee \$2.00
Rush Fee \$20.00
Emergency Card Replacement Fee \$45.00
PIN Replacement Fee \$10.00
Card Replacement Fee \$10.00
Pay-by-Phone Fee \$10.00
Account Research Fees \$25.00 per hour - 1 hour minimum charge.

Service Fees are subject to change

Credit Union Membership

Membership Share ... \$25.00 par value. Must be maintained for CU membership



Rate & Fee Schedule

Share Savings, Money Market Share Savings, Share Draft, & IRA Accounts

Truth-In-Savings Disclosure



CrossRoads Community FCU

3031 William St. Cheektowaga, N.Y. 14227 (716) 896-8084

971 Kenmore Ave. Kenmore, N.Y. 14217 (716) 874-7284

www.crcfcu.com