



empowering financial success®

# Fee Schedule

Effective February 1, 2024

## Fees Applicable to All Accounts/Loans

<b>Account/Loan Research</b> (per hour; 1hr. min. charge).....	up to \$50.00
<small>Also includes Subpoenas, Garnishments, Discovery of Assets, IRS levy, Judgments, etc.</small>	
<b>Account Verification</b> (per inquiry; non-CAFCU loans).....	\$15.00
<b>Cashier's Check</b> (per item).....	\$5.00
<b>Check Cashing</b> (per item).....	\$5.00
<small>For members with less than the required minimum balance on deposit in Regular Share Account without payroll allocation; \$25 must remain in account after transaction.</small>	
<b>Check Withdrawal</b> (per item).....	\$5.00
<small>Phone request (no charge if done via MARTI) waived for members 65 &amp; over.</small>	
<b>Copy of Tax Form — 1042, 1098, 1099, 5498</b> (per item).....	\$5.00
<b>Corporate (CAFCU) Check</b> (per item; payable to a third party).....	\$3.00
<b>Duplicate Statement Copy</b> (per statement).....	\$5.00
<small>Other than current period.</small>	
<b>Inactive Account</b> (per month; subject to state law).....	\$15.00
<b>Interim Statement Printout</b> (per printout).....	\$5.00
<b>Late Payment</b>	
First Mortgage.....	up to 5% of payment
All Other Loans.....	\$39.00
<b>Lien Filing/Release</b> .....	Actual Cost
<b>Loan Skip-A-Payment</b> (per loan when offered).....	\$39.00
<b>Money Order</b> (per item).....	\$1.00
<b>Open Transfer Rejected Item</b> .....	\$39.00
<b>Overnight Delivery</b> (per item).....	up to \$30.00
<b>Quick Cash Line of Credit Application</b> .....	\$35.00
<small>To establish or re-establish line of credit.</small>	
<b>Real Estate Payoff Request</b> (per item).....	\$25.00
<b>Returned ACH/Check Item</b> .....	up to \$39.00
<small>Not paid to source as non-sufficient funds (NSF) or uncollected funds (UCF).</small>	
<b>Returned Item</b> .....	\$39.00
<small>Returned deposit item/payment item/same party check</small>	
<b>Returned Statements/Mail/Locator</b> (per address change).....	\$15.00
<b>Share-to-Share Transfer</b> (per item).....	\$5.00
<small>Phone request (no charge if done via MARTI, online or with your mobile device) waived for members 65 &amp; over.</small>	
<b>Shared Branching</b> (deposit/payment).....	FREE
<b>Shared Branching</b> (withdrawal or cash back; per item).....	\$3.00
<b>Speedpay®</b> (per item).....	\$10.00
<b>Stop Payment Order</b> (per item).....	\$29.00
<small>ACH, Bill Pay, Corporate Check, Share Draft/Check</small>	
<b>Subordination</b> (per loan).....	\$100.00
<b>Unclaimed Property Fee</b> (subject to state law).....	up to \$50.00
<b>Visa® Card Rush Fee</b> .....	\$40.00
<b>Visa® Currency Conversion</b> .....	1% of transaction
<small>Foreign Visa transactions</small>	
<b>Visa® Document Copy</b> (per item).....	\$15.00
<b>Visa® Gift Card</b> (per card).....	\$3.95

Continued...

## Fees Applicable to All Accounts/Loans (Cont.)

<b>Visa® International Service Assessment (ISA)</b> ....1% of transaction Foreign Visa transactions	
<b>Visa® Replacement Card</b> (per card).....	\$20.00
<b>Visa® Returned Payment</b> .....	up to \$25.00
<b>Wire Transfer Domestic</b> (per item).....	\$30.00
<b>Wire Transfer International</b> (per item).....	\$45.00

## Regular Share Accounts

<b>Below \$25 Minimum Balance</b> (per month).....	\$2.50
Applicable to Regular Share. Fee waived if enrolled in eStatements; fee does not apply to minor accounts (under age 23) and new members (less than 90 days).	
<b>Club/Specialty Account Withdrawal</b> (per item).....	\$10.00
Fee is waived for the first 2 withdrawals per month.	
<b>Regular Share Savings Withdrawal</b> (per item).....	\$10.00
Fee is waived for the first 4 withdrawals per month.	

## Individual Retirement Accounts (IRAs)

<b>IRA Trustee Transfer Fee</b> .....	\$25.00
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## Checking Accounts

<b>Non-Proprietary ATM Withdrawal/</b>	
<b>Balance Inquiry</b> (per occurrence).....	\$2.50
Fee is waived for the first 7 non-proprietary ATM withdrawals per month.	
<b>Check Printing Charge</b> .....	Varies by style
<b>Expedited Bill Pay</b> (per item).....	\$9.95
<b>Loan Advance to Cover Overdraft</b> (per transfer).....	\$18.00
Fee is waived for Rewards Advantage Checking.	
<b>Overdraft Item</b> (per item paid).....	\$39.00
Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
<b>Photocopy of Paid Check</b> (per item) free online.....	\$5.00
<b>Rewards Advantage Checking</b> (per month).....	\$6.00
Fee is waived if signed up for eStatements and complete at least 10 signature-based purchases with your Corporate America Visa Debit Card within a statement period.	
<b>Share-to-Share Transfer to Cover Overdraft</b> (per transfer).....	\$18.00

## Safe Deposit Boxes (where available)

<b>Safe Deposit Box Sizes and Annual Fees</b> .....	Varies by location
<b>Safe Deposit Box Replacement Key</b> .....	\$25.00
<b>Safe Deposit Box Drill Fee</b> .....	\$140.00
<b>Safe Deposit Box Late Fee</b> (30 days or more).....	\$10.00



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Federally insured by NCUA.

**Corporate America Family Credit Union**  
1-800-359-1939 • [cafcu.org](http://cafcu.org)