



CORPORATE AMERICA FAMILY CREDIT UNION

›empowering financial success®

Fee Schedule

Effective March 1, 2018

Fees Applicable to All Accounts/Loans

Account/Loan Research (Per hour; 1hr. min. charge).....	up to \$50.00
Also includes Subpoenas, Garnishments, Discovery of Assets, IRS levy, Judgments, etc.	
Account Verification (per inquiry; non-CAFCU loans).....	\$15.00
Cashier's Check (per item).....	\$5.00
Check Cashing (per item).....	\$5.00
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.	
Check Withdrawal (per item).....	\$5.00
Phone request (no charge if done via MARTI) waived for members 65 & over.	
Copy of Tax Form — 1042, 1098, 1099, 5498 (per item).....	\$5.00
Corporate (CAFCU) Check (per item; payable to a third party).....	\$3.00
Duplicate Statement Copy (per statement).....	\$5.00
Other than current period.	
Inactive Account (per month; subject to state law).....	\$15.00
Interim Statement Printout (per printout).....	\$5.00
Late Payment	
First Mortgage.....	up to 5% of payment
All Other Loans.....	\$39.00
Lien Filing/Release	Actual Cost
Loan Skip-a-Payment (per loan when offered).....	\$39.00
Money Order (per item).....	\$1.00
Open Transfer Rejected Item	\$39.00
Overnight Delivery (per item).....	up to \$30.00
Popmoney®	
Request Money.....	FREE
Standard Payment.....	FREE
Next Day Payment.....	\$3.00
Instant Payment.....	\$5.00
Quick Cash Line of Credit Application	\$35.00
To establish or re-establish line of credit.	
Real Estate Payoff Request (per item).....	\$25.00
Returned ACH Item (per item).....	up to \$39.00
Not paid to source as non-sufficient funds (NSF) or uncollected funds (UCF).	
Returned Item (per item).....	\$39.00
Deposit/payment/same party check	
Returned Statements/Mail/Locator (per address change)....	\$15.00
Share-to-Share Transfer (per item).....	\$5.00
Phone request (no charge if done via MARTI, online or with your mobile device) waived for members 65 & over.	
Shared Branching (deposit/payment).....	FREE
Shared Branching (withdrawal or cash back; per item).....	\$3.00
Speed Pay (per item).....	\$10.00
Stop Payment Order (per item).....	\$29.00
ACH, Bill Pay, Corporate Check, Share Draft/Check	
Subordination (per loan).....	\$100.00
Unclaimed Property Fee (subject to state law).....	up to \$50.00
Visa Card Rush Fee	\$40.00
Visa Currency Conversion	1% of transaction
Other than current period.	

Fees Applicable to All Accounts/Loans (Cont.)

Visa Document Copy (per item).....	\$15.00
Visa Everyday Spend Transfer (Reloads at CAFCU).....	\$5.00
Visa Gift Card (per card).....	\$3.95
Visa International Service Assessment (ISA)	1% of transaction Other than current period.
Visa Replacement Card (per card).....	\$20.00
Visa Returned Payment	up to \$25.00
Visa TravelMoney Transfer (Reloads at CAFCU).....	\$5.00
Wire Transfer Domestic (per item).....	\$30.00
Wire Transfer International (per item).....	\$45.00

Regular Share Accounts

Below \$25 Minimum Balance (per month).....	\$2.50
Fee waived if enrolled in eStatements; fee does not apply to minor accounts (under age 23) and new members (less than 90 days).	
Club/Specialty Account Withdrawal (After 2 free per month)....	\$10.00
Fresh Start Savings (per inquiry) Qualifile Inquiry.....	\$10.00
Regular Share Withdrawal (per item)	\$10.00
After 4 free per month.	

Individual Retirement Accounts (IRAs)

IRA Trustee Transfer Fee	\$25.00
---------------------------------------	---------

Checking Accounts

ATM Withdrawal/Balance Inquiry (per item).....	\$2.50
After 7 free per month	
Check Printing Charge	Varies by style
Expedited Bill Pay (per item).....	\$9.95
Fresh Start Checking (per month).....	\$10.00
Loan Advance to Cover Overdraft (per item).....	\$18.00
Free with Rewards Advantage Checking	
Overdrawn by ATM Transaction (per item).....	\$39.00
Overdraft Item (per item paid).....	\$39.00
Photocopy of Paid Check (per item) free online.....	\$5.00
Rewards Advantage Checking (per month).....	\$6.00
Free if signed up for eStatements and complete at least 10 signature-based purchases with your Corporate America Visa Debit Card within a statement period.	
Share-to-Share Transfer to Cover Overdraft (per item).....	\$18.00

Safe Deposit Boxes (where available)

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