

vocality

Community Credit Union

Business Cost Recovery Schedule

Effective 09-01-2019

Share Account Fees

Membership (one-time charge)	\$25.00
Early Closure (less than 90 days)	\$25.00
Monthly Minimum Balance (waived if minimum balance \$25 or greater)	\$5.00

Debit Card Fees

Debit Card Original Issue	N/C
NSF Debit Transaction (each)	\$30.00
Block / Unblock	\$5.00
Card Replacement	\$15.00
Temporary Limit Raise	\$15.00
Rush Card Order	\$50.00

Cashier's Check Fees

Payable to Account Owner	No Charge
Payable to 3 rd Party (or exchange of a VCCU check)	\$5.00

Checking Account Fees

Money Market Monthly Draft (after 3 free per month)	\$5.00
Non-Sufficient Funds (per check)	\$30.00
Stop Payment	\$20.00
Foreign Check Negotiation	\$35.00
Counter Checks (per sheet)	\$1.00

General Service Fees

Returned Check (deposit item)	\$10.00
Medallion Signature Guarantee (member only)	No Charge
Statement Copy (per statement)	\$5.00
Printed History (per page)	\$1.00
Escheat, Account Closure	\$5.00
Escheat, Account Reinstatement	\$5.00
Return Mail / Bad Address (including notification by USPS)	\$5.00
Acct. Reconciliation / Research (per hour, 1 hour minimum)	\$50.00
Levy Processing (including all legal documents)	\$50.00

Online Banking / Bill Pay Fees

Online Banking	No Charge
Mobile Banking	No Charge
Online Bill Pay	No Charge

Electronic Service Fees

ACH NSF (each attempted clearing)	\$30.00
ACH Stop Payment	\$20.00

Wire Transfer Fees

Incoming	No Charge
Outgoing Domestic Wire	\$20.00
Outgoing Foreign Wire	\$40.00
Outgoing Wire to Brazil	\$75.00
Transfer to Coast Central	\$10.00

Notary Public Fees

Per Signature (no charge to members)	\$15.00
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Business Account Fees

	Business Savings (required)	Business Checking	Business Money Market (Business Checking Required)	Non-Profit Checking	Business Sub-Share Account
Minimum Balance Required	\$25.00	\$0.00	\$10,000.00	\$0.00	\$0.00
Earns Interest	Yes, over \$100.00	No	Yes	No	Yes
Monthly	\$12.00 (waived if business checking account open)	\$12.00	\$0.00	\$0.00	\$0.00
Statement	\$5.00 (waived if business checking account open)	\$5.00*	\$0.00	\$5.00*	\$0.00
Monthly Transactions Included	5 in branch, unlimited electronic	250	3 withdrawals	20	5 in branch, unlimited electronic
Each Additional Transaction	\$0.50	\$0.25	\$5.00 per withdrawal	\$0.25	\$0.50

Currency Transaction Fees: No charge for the first \$10,000.00 per month (aggregate of all suffixes within an account, then \$1.50 per \$1,000.00 or portion thereof.

*Statement Fee waived if account receives e-statements.