

BUSINESS SERVICE CHARGES

Effective Date 10/01/2021

BUSINESS MEMBERSHIP FEES	
Savings Only Business Membership ¹	\$10.00/month if aggregate balance is less than \$2,500 in savings with no active loan or Visa
Paper Statements ²	\$2.00/month waived by electing eStatements
Inactive/Dormant Account ³	\$10.00+membership fee
Escheated Account	\$50.00
Prime Share Account Closing	\$10.00
Verification of Deposit	\$10.00
Garnishment and Levy Processing	\$60.00
Legal Processing (Subpoenas/Affidavits)	\$75.00
Return/Bad Address	\$5.00

MISCELLANEOUS ACCOUNT FEES	
Account Balancing/Research Fee (min 1 hr)	\$30.00/hour
ACH Manual Posting	\$5.00/item
Check Ordering	Varies
Coin Sorting Fee ⁴	5%
Completion of Request for Deposit Verification	\$10.00
Corporate Check	\$3.00
Deposit Error Correction	\$5.00
Draft Copy	\$5.00
Foreign Check Processing	\$5.00
History Copy	\$2.00/page
Money Order	\$2.00
Pay by Phone	\$15.00
Phone Transaction Fee (Excluding PA24)	\$2.00
Shared Branch Withdrawal (per month)	\$5.00 after first transaction
Statement Copy Fee	\$2.00/page
Stop Payment Fee (ACH, Checks, Debits)	\$30.00/item
Temporary Check Fee	\$4.00/4 checks

WIRES	
Wire Transfer - Domestic	\$25.00/item
Wire Transfer - Foreign	\$45.00/item
Incoming Wires	No Fee

ATM/DEBIT CARD/VISA FEES	
ATM Balance Inquiries	\$1.50/inquiry
ATM/Visa/Debit Card Replacement (1 free card per year)	\$5.00/card
Replacement Card - Overnight Shipping	\$35.00
Replacement Card - FedEx to Different Address	\$35.00
Visa Gift Card	\$3.00 in branch
CCF & CO-OP ATM Transactions	No Fee
Non CO-OP ATM Transactions	\$1.75/withdrawal

BUSINESS SHARE DRAFT FEES	
Flex Business Checking	
200 monthly combined CREDIT OR DEBIT ITEMS	.50/each over 200
Monthly Service Charge	No Fee
Business Visa Debit Card Transactions	Unlimited
Mobile Check Deposit	Unlimited
Clear Business Checking	
Monthly Service Charge for Balances \$0-\$2,499.99 ⁵	\$10.00
Monthly Service Charge for Balances \$2,500 +	No Charge
Average monthly balances of \$0.00 - \$7,499.99	200 free transactions*
Average monthly balances of \$7,500.00 - \$24,999.99**	300 free transactions*
Average monthly balances of \$25,000.00 - \$249,999.99**	500 free transactions*
Average monthly balances of \$250,000.00**	1,500 free transactions*
* .25/Debit or Credit After Qualified Free Transactions	
**Interest Bearing over \$7,500.00	
Business Visa Debit Card Transactions	Unlimited
Mobile Check Deposit	Unlimited

ONLINE SERVICES FEES	
Online Banking	No fee
Online Bill Pay - Set Up Charge ⁶	No fee
Online Bill Pay - Monthly Fee ⁶	No fee

OVERDRAFT and RETURNED ITEMS FEES	
CP Overdraft (Items paid using Courtesy Pay)	\$30.00/item per posting attempt
RTD /NSF Item (returned/insufficient funds)	\$30.00/item per posting attempt
Transfer to Cover Overdrawn Checking	\$3.00 per transfer withdrawal

NON-MEMBER FEES	
Cashing Member Checks	\$10.00
Cashing Money Orders	\$5.00
Cashing Corporate Drafts	\$5.00
ATM Surcharge Fee	\$3.50
Coin Sorting Fee	8%

1 A \$10 fee is charged to accounts with an Aggregate Average Daily Balance under \$2,500 and will be waived if the account has an active loan, mortgage or Visa.
 2 Statement fee is waived by electing to discontinue receiving a mailed account statement and receive an eStatement. Must provide a valid email address to sign-up for E-statements.
 3 Inactivity Fee is charged after 6 consecutive months of inactivity. Excludes an account with an active loan, mortgage or Visa.
 4 CCF business accounts will be charged a 5% charge for coin machine usage. The service fee will be assessed to the account within 24 hours of the deposit.
 5 No monthly maintenance fee if average monthly account balances in all shares under same account number is greater than \$2,500
 6 In order to qualify for "no fee" Online Bill Pay, the member must sign-up for E-statements. Bill Pay will be deactivated if payments go inactive for a period of 6 months.