

SERVICE CHARGES

Effective Date: April 1, 2025



MEMBERSHIP FEES

- Monthly Membership Fee for Low Balance Accounts^{1,3+} - \$5.00
- Fresh Start Checking Monthly Service Fee - \$5.00/month
- Monthly Paper Statement Fee^{2,3} - \$3.00/month
- Fresh Start Monthly Paper Statement Fee^{2,3} - \$2.00/month

MISCELLANEOUS ACCOUNT FEES

- Statement Copy Fee - \$3.00/page
- History Inquiry Copy Fee - \$2.00/page
- Phone Transaction Fee (excluding PA24)⁺ - \$2.00
- Returned Item⁴ - \$30.00/item
- Account Research Fee (minimum 1 hour) - \$25.00/hour

SHARE & SHARE DRAFT FEES

- Check Cashing Fee⁵⁺ - \$5.00
- Temporary Check Fee - \$4.00/4 checks
- Foreign Check Fee - \$6.00/item
- Draft Copy Fee - \$3.00
- Check Ordering (price depends on style) - Varies
- Expedited Delivery of Checks - \$4.55
- Stop Payment Fee - \$30.00/item
- Stop Payment on Series (3 or more) - \$30.00/item
- Interest Checking Monthly Service Fee - \$5.00
- Excess Savings Withdrawal Fee (limit 6) - \$5.00
- Money Market Checking Monthly Service Fee - \$10.00

OVERDRAFT & RETURNED ITEM FEES

For checks, in-person or electronic withdrawals, or other electronic means

- CP Overdraft Fee (items paid using Courtesy Pay)⁺ - \$30.00/item per posting attempt
- CP OVDRF (drafts paid or over-limit with Courtesy Pay)⁺ - \$30.00/item per posting attempt
- NSF/RTD Item Fee (insufficient funds/returned item)⁺ - \$30.00/item per posting attempt
- Overdraft Transfer Fee⁺ - \$3.00 per withdrawal

VISA FEES

- Visa Replacement Card, Rush Delivery - \$35.00
- Draft Copies - \$15.00
- Late Fee - \$25.00

ATM/DEBIT CARD FEES

- ATM Balance Inquiries - \$1.50/inquiry
- Visa Debit/ATM Card Replacement Fee (1 free card per year) - \$5.00/card
- ATM/Debit Card Replacement - Rush Delivery - \$35.00
- ATM/Debit Card Replacement - FedEx to Different Address - \$35.00
- CCF & CO-OP ATM Transactions - FREE
- Non-CO-OP ATM Transactions - \$1.75/withdrawal

ACH FEES

- ACH Stop Payment Fee - \$30.00/item
- Manual Posting Fee - \$5.00/item

WIRES & WESTERN UNION

- Wire Transfer - Domestic - \$25.00/item
- Wire Transfer - Foreign - \$45.00/item

MONEY ORDERS

- Money Orders - \$2.00 each
- Stop Payment Fee - \$30.00
- Money Order Research Fee - \$10.00/money order

MISCELLANEOUS CREDIT UNION FEES

- Loan Payoff Fax Fee (similar fees may apply to other loan payoff requests) - \$15.00
- Cashier's Check Fee - \$3.00
- Fresh Start Checking Cashier's Check Fee - \$2.20
- Pay by Phone Fee - \$15.00
- Inactive Account Fee (6 months inactive for members over 18)⁺ - \$10.00 + Membership Fee
- Escheat Fee - \$75.00
- Completion of Request for Deposit Verification - \$10.00
- Account Closing Fee⁺ - \$10.00
- Holiday Share Account Early Withdrawal Fee - \$15.00
- Return/Bad Address Fee - \$5.00/monthly
- Coin Sorting Fee
 - Non-CCF members - 10%
 - CCF members - 5%
 - Youth members - No Fee
- Garnishment and Levy Processing - \$100.00
- Skip-A-Pay Fee
 - Loan payment of \$1-\$199.99 - \$30.00
 - Loan payment of \$200-\$500 - \$45.00
 - Loan payment of \$500.01 or more - \$50.00
- Shared Branch Withdrawal (per month) - \$5.00 after the first transaction
- Safe Deposit Box Fee (available at Sterling Heights)
 - 3x5 - \$40 - 3x10 - \$55
 - 5x10 - \$70 - 10x10 - \$100
- Lost/Replacement Key Fee - \$20.00
- Lock Drill Fee - \$275.00

1- This fee is charged to accounts with an Aggregate Average Daily Balance under \$250 and will be waived if the account has an active loan or Visa credit card.

2- This fee is charged to accounts with an Aggregate Average Daily Balance over \$250 and can be waived by electing to discontinue receiving a mailed account statement and receive an eStatement.

3- Monthly membership fees are waived for members under age 18, 62 and older, and Core Rewards members ages 18-24.

4- Checks written or deposited by our member and the check is returned.

5- This fee does not apply to checks less than \$100, accounts carrying a balance of \$250 or more, or accounts with direct deposit.

+ Service charge not applicable to Fresh Start Checking members.