



Community Financial Fee Schedule Effective September 1, 2009

Cashier's Check	\$5.00	Checkbook Balancing	\$25.00
Cashier's Check Reissue Fee	\$31.00	(per hour)	
Stop Payment (per check or series)	\$31.00	Research (per hour)	\$25.00
NSF Fee – ACH (Returned Item)	\$31.00	Dormant Account – Monthly (after dormant two years)	\$5.00
NSF Fee –Check (Returned Item)	\$31.00	Closed Account Fee (accounts closed within 180 days)	\$17.00
Overdraft Fee (Paid Item)	\$31.00	Safe Deposit Boxes (Annual fee is determined by size)	\$30.00 to \$125.00
Check Copy	\$5.00	Safe Deposit – Rekey	\$15.00
Overdraft Transfer to Account	\$2.00	Safe Deposit – Re-Drilling Fee	\$125.00
Returned Deposit Item	\$12.00	Telephone Transaction	\$2.00
Return Deposit Item (member initiated)	\$31.00	Escheat Fee	\$25.00
Statement Copy	\$5.00		

Additional Fees

Late Payment	\$30.00	Garnishment	\$64.00
Over-Limit	\$30.00	Domestic Wires (In)	\$10.00
PIN Reissue	\$2.00	Domestic Wires (Out)	\$19.00
Card Reorder	\$5.00	International Wires (In)	\$12.00
Sales Draft Copy	\$6.00	International Wires (Out)	\$35.00

Monthly Maintenance Fees

These fees may be waived according to Member Reward Club status and/or for members with direct deposit.

Basic Savings	\$3.00	Charged monthly if savings balance falls below \$300.00
Super Saver	\$5.00	Charged monthly if savings balance falls below \$1,000.00
Basic Checking	\$5.00	Charged monthly if balance falls below \$500.00 Excess check fee \$.30 over 20
Checking Plus	\$8.00	Charged monthly if balance falls below \$2,500.00
High Yield Checking	\$15.00	Charged monthly if balance falls below \$2,500.00

Schedule of Fees Governing Electronic Fund Transfers (EFT)

Transactions conducted at a non-Community Financial ATM (including deposits, withdrawals & balance inquiries)	\$1.00	ATM/Debit Card Reorder	\$5.00
ATM Empty Envelope Fee	\$31.00	PIN Reissue	\$2.00
		ATM Adjustment Fee	\$3.00

NCUA – Your savings federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the US Government. **ESI** – Your savings also privately insured up to an additional \$250,000 by Excess Share Insurance Corporation (ESI). ESI is a subsidiary of American Share Insurance.

Equal Housing Lender