

# Community Partners Federal Credit Union



## Fees and Charges

The following fees and charges may be assessed against your account.

Account balance inquiry .....	\$ 2.00 per call
(Area market indicates a fee range of \$0.60 to \$2.00 per instance)	
Dormant Savings Account Fee.....	\$ 10.00 per Month
(with no transactions for one year)	
NSF/Returned Item Fee.....	\$35.00 per draft
Excessive Share Withdrawal Fee.....	\$ 6.00(4 <sup>th</sup> + in the quarter)
IRA Withdrawal Fee.....	\$20.00 each time

## **DEBIT CARDS: New Accounts**

\*New account – 1<sup>st</sup> card free    \*3<sup>rd</sup> card-Fraud-Free    \*5<sup>th</sup> card-Fraud

\*2<sup>nd</sup> & 3<sup>rd</sup> card-Fraud-Free    \*3<sup>rd</sup> card-Not Fraud=\$30.00    or not=\$100.00

\*2<sup>nd</sup> card-Not Fraud= \$20.00    \*4<sup>th</sup> card-Fraud or Not=\$50.00

Excessive Pin Re-sets could result in a fee of \$2.00 (This is set for those members who are constantly, more than twice a week, requiring a pin re-set.)

## **PREPAID CARDS:**

1<sup>st</sup> card free

2<sup>nd</sup> card \$5

3<sup>rd</sup> card \$10

NO cards after the 3<sup>rd</sup> within a short period of time (ex. 3 months)

Loading the card instructions will be provided to each card holder

Credit Union loads \$3 per load

Check Cashing Fee..... \$ 3.00

(On any check presented up to \$1000.00 with no account relationship- ex: Direct Deposit/loan/certificate of deposit/IRA)

Check Cashing Fee..... \$ 6.00

(On any check presented up to \$1000.00 with no account relationship)

For large direct deposits (over \$1000) with no relationship

(Ex: Income tax returns..... \$20.00

Corporate Check (Teller Check)..... \$ 5.00 per check

Stop Payment Order Fee..... \$25.00 per order

Check Printing Cost..... Varies according to style & quantity

Copy of Draft/Check..... \$ 2.00 per draft

Faxed Copy of Draft/Check..... \$ 5.00 per draft

Statement Reconciliation..... \$20.00 per hour

Statement Between Cycles..... \$ 5.00 per request

## Monthly service charge if daily

balance falls below \$300.00..... \$ 5.00 per month

Monthly ATM DEBIT fee..... \$ 2.00

Account Research Fee (at member's request)\*..... \$20.00 per hour

Processing Mail for Incorrect Addresses..... \$ 2.00 per item

Account closed within 90 days of Opening..... \$25.00 each time

Foreign ATM fee..... \$ 3.00

Wire Transfer fee.....

1<sup>st</sup> wire per month- \$20.00

2<sup>nd</sup> wire in same month- \$40.00

3<sup>rd</sup> wire in same month- \$60.00

4<sup>th</sup> wire in same month- \$80

5<sup>th</sup> wire in same month- \$100.00

Loan Doc fee..... \$25.00

Loan Doc fee (shared secured)..... \$25.00

Loan Doc fee ..... \$75.00(Auto Loan)....Title fee....\$25.00(any loans w/title/uc)

Application fee..... \$ 5.00(denied application)

**Gap fee/purchase..... \$500**

General fax fee..... \$ 1.00 per page

**Board Approved 06-22-2026    (Revised 06/30/24)**