

Cornerstone Financial Credit Union Fee Schedule
Effective May 9, 2022

Savings Account Fees

Savings Withdrawal (in excess of 3 per quarter if no Checking Account)	\$5 per withdrawal
Savings Inactive Account (after 18 months if balance is less than \$100 at month-end and no other credit union account - excluding Christmas Savings Accounts. Waived for members if age is less than 24.)	\$5 per month
Dormant Account Fee	\$25 annually
Wealth Builder Check Fee (in excess of three checks per month)	\$5 per check
Wealth Builder Paper Statement Fee (without Premier Checking and age is between 18 and 64)	\$3 per month
Christmas Savings Early Withdrawal	\$5 per withdrawal
IRA Withdrawal or External Transfer (if age is less than 59 1/2)	\$50 per withdrawal

Checking Account Fees

easyChecking or Fresh Start Checking monthly service fee	Free
Premier Checking monthly service fee (if age is 65 or older)	\$8
Premier Checking monthly service fee (if age is under 65)	\$10
NSF Items	\$35 each
Overdraft transactions greater than \$5.00	\$35 each- max of 5/day
Stop Payment	\$35 each
Check Copy	\$3 per copy
Paper Statement Fee (without Premier Checking)	\$3 per month
Bill Pay Inactivity Fee (if no bills paid within 3 months)	\$3 per month
Check Orders	Varies by design

Debit and ATM Fees

Non-CFCU ATM withdrawals/transfers in excess of 2 per month (with Fresh Start and easyChecking)	\$3 each
Non-CFCU ATM withdrawals/transfers in excess of 4 per month (with Premier Checking)	\$3 each
ATM Balance Inquiry	\$2 each
Foreign Transaction Fee	1% of transaction
Replacement Card	\$10 each

General Services Fees

Account Reconciliation/Account Research	\$30 per hour/1 hr. min.
Account Closure (if within the first 6 months)	\$25
Account Forced Closure	\$25
Cash Advance on non-CFCU Credit Card	3% of advance
Cashier's Check (one per month free with Checking Account)	\$5 per check
Coin Deposited (rolled or excessive loose)	5% of deposit
Copy/Print/Fax	\$3 per page
Escheatment Fee	\$100
Foreign and other Collection Items	\$10 plus costs incurred
Gift Card Purchase	\$3 each
Legal Action Processing (Levy, Garnishment, Etc.)	\$100 each
Mortgage Payoff Request	\$30 each
Negative Balance (after 30 days)	\$15
Notary Fee (if no Checking Account)	\$5 each
Returned Deposit Item	\$20 each
Returned Mail due to incorrect address	\$10
Signature Guarantee	\$20 per request
Verification of Deposit	\$30 each

Wire Transfer Fees

Wire Transfer - Incoming or Outgoing Domestic	\$20 per transfer
Wire Transfer - Incoming Foreign	\$30 per transfer
Wire Transfer - Outgoing Foreign (Foreign Currency)	\$55 per transfer
Wire Transfer - Outgoing Foreign (U.S. Dollars)	\$85 per transfer

Safe Deposit Box Fees

Size 3 X 5 (\$20.00 with Premier Checking)	\$40 annually
Size 3 X 10 (\$32.50 with Premier Checking)	\$65 annually
Size 5 X 10 (\$37.50 with Premier Checking)	\$75 annually
Size 10 X 10 (\$50.00 with Premier Checking)	\$100 annually
Replacement Key	Per Vendor
Drilling Fee	Per Vendor