



**CentralAlliance Credit Union - Fee Fact Sheet –
Member Accounts**

ATM/VISA Debit Card (ATM Card or POS)

Replacement Lost Card	\$12.00
Reissue PIN	\$10.00
ATM Cash Withdrawal	\$0.50 3G ID Secure Checking
ATM Cash Withdrawal	\$0.75 SimpleChecking
Daily withdrawal limit	\$500.00
Copy of Sales Slip	\$15.00
Unblock Card Fee	\$45.00

WITHDRAWALS

We reserve the right to require one days notice for withdrawals from Savings accounts (other than time deposits) over \$2,000

PRINTING OF CHECKS

Cost of check printing varies depending on the style ordered.

OTHER CHECK ISSUES

Cashiers check fee	\$5.00
Money order dollar limit	\$9,999.99
Money order fee	\$2.00

DORMANT/INACTIVE FEES

Definition of dormancy: Mail is undeliverable \$5.00/mo
 Definition of inactivity: No activity on acct for a min of 24 months and balance is less than \$300.00. \$5.00/mo.
 Definition of bad address: Mail is returned to CACU \$5.00/pc.

LEGAL PROCESS FEES

Levies	\$50.00
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OVERDRAFT/INSUFFICIENT FUNDS CHARGE

Overdraft maximum per day	\$10.00
Non-sufficient (NSF) item	\$35.00 each
Check Call if used per day	\$40.00
Deposited NSF Item	\$35.00
Non-sufficient POS	\$35.00
Non-sufficient Visa Debit	\$35.00
Check Safe/ Daily Max	\$35.00/\$140.00

Negative Balance Fee per day (after seven business days negative)	\$10.00
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INTERNET BANKING BILL PAYER

Bill Payer	\$4.00 per month
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BILL PAYER FEES

Vendor Research (Exception)	\$13.00
Copy of Check Payment	\$13.00
Copy of Vendor Payment	\$ 5.00

IRA ACCOUNTS

Direct Transfers (per transfer)	\$5.00
Close Account	\$6.00

STATEMENT AND BALANCE RELATED SERVICES

Account history current month	\$15.00
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Account balancing assistance	\$25.00 per hour
Replacement statement	\$15.00 per statement
Copy of check	\$5.00

STOP PAYMENTS

Stop payments Check	\$20.00
Stop payments ACH	\$20.00
Bill Payer	\$30.00
Stop payment corporate check (if replaced within 10 business days from issue)	\$30.00

WIRE TRANSFERS

Domestic:	
Outgoing wire bank to bank	\$50.00
Incoming wiring fee	\$10.00
Foreign:	
Outgoing wire bank to bank	\$95.00
Incoming wiring fee	\$10.00
Western Union limit	\$9,999.99(member)
Western Union fee	\$55.00
(Minimum western union - \$100.00)	

CHRISTMAS/VACATION SAVINGS

Special Handling Fee	\$25.00
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CHECKING SERVICE FEE (3G ID Secure Checking)

With direct deposit or Minimum balance of \$500	No Monthly Fee
Without either above	\$6.00/mth

MISC. FEES

Non-Member Check Cashing	\$10.00
Close an Account within the first 90 days	\$25.00
Account Verification Fee	\$30.00
Check Cashing Fee (under 25 free) (Savings acct. balance under \$100.00)	\$5.00
Coin Fee (under 25 free)	1% of balance up to \$5.00
(No fee for active checking)	
Photocopy	\$0.25 per page
Federal Express fee	\$30.00 (M-F) \$40.00(Sat)
Member Acct. Research (min. 1hr.)	\$25.00 per hour
Member Letter Verification	\$25.00
Fax Fees	
Local	\$3.00
Long Distance	\$5.00

Auto Cash

Reoccurring Outgoing	\$3.00
One Time Outgoing	\$30.00
Foreign One Time Outgoing	\$50.00
One Time Incoming	\$30.00
Reoccurring Incoming	No Charge

Safe Deposit Boxes

3x5	\$12.00/ Annually
3x10	\$25.00/Annually
5x10	\$40.00/Annually
10x10	\$70.00/ Annually