

# fee schedule

Effective 10/15/2021

<b>Membership/Savings Account</b>	<b>Fee</b>
Minimum Balance Fee (if balance falls below \$50)	\$5/month
Account Closure (within 90 days of opening)	\$50
Excessive Withdrawals/Overdraft Transfer from Savings (Reg D - Fee assessed at the end of the month if exceeds 6)	\$5/month
Excessive Withdrawals/Overdraft Transfer from Line of Credit Loan or Visa Credit Card (Reg D) - Unlimited	Free
Paper Statement for Members Age 18-64	\$1/statement
Escheated Funds Processing	\$100
Tax Levy/Garnishment or Withholding Processing	\$50/occurrence
Dormant Account - Fee assessed after 12 months of inactivity	\$3/statement
<b>Rewards Checking Account</b>	<b>Fee</b>
Minimum Balance Fee (if balance falls below \$50, waived if enrolled in eStatements & have a debit card)	\$5/month
Non-Sufficient Funds (NSF) Fee	\$32/item
Courtesy Pay Fee	\$32/item
Account Reconciliation/Balancing Assistance (1-hour minimum charge)	\$20/hour
Stop Payment Fee (per item/series)	\$10/item
Returned Deposit (check deposited into account)	\$10/item
Temporary Sheet of Checks (4 per page)	\$2/page
Copy of Check - Online through It'sMe247 Online Banking	Free
Copy of Check - By Staff (Cashier's Check, Money Order, or Share Draft Check)	\$5/item
<b>Account Services</b>	<b>Fee</b>
ATM/Debit Card Replacement - Instant Issue or Mailed	Free
ATM/Debit Card Replacement - Rush/Overnighted	\$30
ATM Transactions within Network	Free
Visa Gift Card	\$3/card
Cashier's Check or Money Order	\$2/check
Travel Money Card - Purchase New Card	\$7/card
Travel Money Card - Reload Existing Card	\$2/reload
Coin Processing	Free
Wire Transfer - Incoming Domestic & International	Free
Wire Transfer - Outgoing Domestic	\$20
Notary Services	Free
Statement Printed	\$3/statement
Account History Printing Between Statements	\$3/request
<b>Loans</b>	<b>Fee</b>
Mortgage Discharge	\$34
Payoff Fax Fee	\$20
Subordination Agreement Processing	\$150
Skip-a-Payment	\$35/loan
Late Payment	See Loan Agreement
Foreign Conversion Fee	Up to 2% of Each Transaction in US Dollars
Business Account Fee Based on Volume	\$0-\$17.50/month

This fee schedule is subject to change. To view our most up-to-date fee schedule, visit our website at [www.circlefcu.org](http://www.circlefcu.org)