

Crouse Federal Credit Union

Fee Schedule (Effective May 15, 2017)

| Transaction Fees | |
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| Non Sufficient Funds NSF Fees | \$30.00 |
| Return Deposited Item/Includes Loan Payments | \$20.00 |
| Stop Payment (Includes ACH) | \$15.00 Each \$17.00 for series |
| Inactive Account (After 24 Months) | \$2.00 per quarter |
| Teller Assisted Withdrawals Below \$50.00 | \$ 2.00 Each |
| Excessive Teller Assisted Wd's | \$ 3.00 Each AFTER 4 WITHIN A MONTH |
| Account closed within 90 days of opening | \$10.00 |
| Teller assisted transfers for less than \$100 to avoid NSF fees | \$2.00 |
| Non Member Check Cashing | \$5.00 |
| ATM Fees | |
| Our Machine Located in Basement at Crouse Hospital | Free and Unlimited using your Crouse FCU ATM/Debit card. Machine will **Surcharge \$1.50 for non Crouse FCU cards |
| Share Net Locations Visit www.sharenetatm.com/participants.php | Free and unlimited use at selected Share-Net Machine locations Using Crouse FCU ATM/Debit Card. Locations throughout CNY--Ask for listing |
| Co-OP Network Machines Visit www.co-opnetwork.org for locations | **Surcharge free—Using Crouse FCU ATM/Debit Card. Usage fee at out of network will apply * Usage fee is \$.25 each after 10 in month |
| Out of Network ATM Machine/ and Point of Service Processing (Processed as ATM transaction) | 10 free per month, then *usage fee is \$.25 each.**Surcharge : Non Crouse owned/Non Share Net/Non Co-op ATMs may assess a **surcharge. The owner of the machine charges the surcharge. |
| Point of Sale | Pin based purchases are free of charge. When making purchases with yourATM/Debit card---choose the credit option. Companies that process as ATM transaction--10 free out of network items, then * Usage fee of \$.25 each |
| * Usage Fee is imposed by us for use of Out of Network ATM Locations/Machines--or companies processing as ATM transaction. (CO-OP Machines Included) | |
| **Surcharge fee is imposed by the owner of the ATM that you choose to use. These machines will also incur an out of network usage fee. | |
| Financial Products | |
| Second Chance Checking- Monthly Serv Fee | \$8.00 per month |
| Money Order | \$ 1.00 Each LifeSaver Cost: \$-0 |
| Check Printing Fees | Prices Vary |
| Check Printing Fees (Life Saver) | Member pays shipping cost only when selecting LifeSaver CK. (1 order per year) |
| Visa Gift Card | \$ 3.00 Each LifeSaver cost:\$ 1.50 |
| Wire Transfer (US only) | \$17.00 LifeSaver Cost: One on us per year |
| Miscellaneous Fees | |
| Copy of Statements/Interim Print out | \$ 1.00 Pick Up or \$ 3.00 Mail---Free on Home Banking Site |
| Copies of Cancelled Checks | 5 Free Per Year / \$ 1.00 each Thereafter--Free copies your Home Banking site |
| Address Correction (Mail is returned) | \$10.00 |
| Address Research | \$10.00 One time |
| Restraining Notice/Levy (legal) | \$40.00 |
| Notary Public Fee | Free to member with appointment |
| Check Protest Fee | \$15.00 |
| Abandon Property Charge | \$25.00 |
| Account Research | \$25.00 per hour |
| Plastic Card Fees (ATM/Debit/Credit) | |
| Replacement Card or Card Capture | \$ 5.00 Each (Lost or misplaced more than 3 times per year) |
| Rush Replacement Card | Our cost will be passed along to member |
| Loan Related Fees (Includes Visa Credit Card) | |
| Late Charge (Open, Closed End Loans and Visa Credit Card) | \$ 20.00 per month After Grace Period listed on contractual agreement |
| Loan Filing Fee (Less than \$500.00) | \$10.00 |
| Cash Advance Fee | \$5.00 |
| Pay by Phone (Call to Visa for Credit Card) | \$10.00 |
| Return Check Fee | Visa Credit Card - \$ 20.00 Union Loan Payment - \$20.00 |
| Express Delivery | Cost will be passed to member |
| Car Fax Report | \$9.00 |
| Gap Insurance | Starts at \$150.00 based on Vehicle financed |

SERVICE FEES FOR BILL PAY

Fees concerning credit union services may be found on the Crouse Federal Credit Unions Fee Schedule. Currently the credit union is offering this service with no monthly service fee, for an unlimited number of monthly payments. Additional charges for customer requested services and other items may apply. There will be No Charge for any item if needed to correct a Financial Institution error.
Written Correspondence to Payee: \$10.00
Per proof of payment not necessitated by a dispute: \$10.00
Payments returned due to customer error: \$5.00
Cancellation Fee: \$7.50
Ach Return Fee \$20.00
Express Mail correspondence: \$15.00
NSF Overdraft Fee: \$30.00
Stop Payment Fee \$15.00
Inactive Bill Pay Account: After 24 mos, \$1.00 per month

Miscellaneous Product Fees

Overnight Fee: \$14.95
2nd Day Fee: \$ 9.95
Charitable Donations: \$1.99
Gift Pay: \$2.99

The Financial Institution reserves the right to charge you for research time involving payments no longer available in your screen history.



With just a few clicks using our Home Banking Program members in good standing who maintain our Draft Checking Account will be eligible to enroll in our **Bill Pay** program.

Simple.....Easy.....Convenient.....Secure
You will save money....time.....



Make payments to businesses or to individuals

Set up recurring payments for regular bills, like your phone bill or mortgage

Schedule payments in advance—set up the date you want the bill to be paid

View payment history – who you paid, date and amount

Live chat is available if you have questions about the program.

Gift checks available for any occasion.

So what are you waiting for? Keep your finances organized in a few clicks. Enroll today!