

Crouse Federal Credit Union Fee Schedule (February 15, 2022)

Transaction Fees

Courtesy Pay/Non Sufficient Funds* Includes draft checks	\$30.00
Return Deposited Item/Includes Loan Payments	\$25.00
Stop Payment (Includes ACH, Money Order, Official Check)	\$15.00 Each \$17.00 for series
Inactive Account (After 36 Months)	\$15.00 per quarter (after 36 months of inactivity)
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	\$3.00
Non Member Check Cashing	\$10.00
Excessive Vacation Club Withdrawal/Transfer (4 per year allowed)	\$5.00 each in excess
Early Holiday Club withdrawal	\$5.00
Early withdrawal on Certificate of Deposit	Amount equal to the dividends that would accrue for 90 days on the amount withdrawn or a minimum of \$10.00 which ever is more.

ATM Fees

Our Machine Located in Basement at Crouse Hospital	Free and Unlimited using your Crouse FCU ATM/Debit card. Machine will **Surcharge \$2.25 for non Crouse FCU cards
All point Surcharge Free Locations http://allpointnetwork.com/fi/locator.aspx	Free and unlimited use at selected AllPoint Surcharge free locations Using Crouse FCU ATM/Debit Card. Visit websites for locations
Co-OP Network Machines Visit www.co-opnetwork.org for locations	**Surcharge free at terminal—Using Crouse FCU ATM/Debit Card with pin. Usage fee for out of network will apply. Visit website for sur-charge free locations
ATMS Out of Network and Point of Sale PIN Based Debit Transactions (PIN entered Purchase)	8 Free per month, then \$1.50 per CFCU Debit card transactions. Owners of ATM may also assess a surcharge. Use the Allpoint App for free locations

* 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.

Overdraft Transfers from Savings 10 per month, there after \$.50

Financial Products

Money Order	\$ 1.00 Each LifeSaver Cost: \$-0
Check Printing Fees	Prices Vary
Counter Check -Pay to 3rd Party (Bank Check)	\$5.00 (excludes loans)
Check Printing Fees (Life Saver)	Member pays shipping cost only when selecting LifeSaver CK. (1 order per year)
Visa Gift Card	\$ 4.50 Each LifeSaver cost:\$ 3.50
Wire Transfer (US only)	\$15.00 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
Paper Statements in excess of 4 pages	\$1.00 per month-----FREE with Estatements
Home Banking Lock Out assistance (more than 4 per month)	\$1.00 each after 4 assistanted in 1 month
Copies of Cancelled Checks	5 Free Per Year / \$ 1.00 each Thereafter--Free copies your Home Banking site
Address Correction (Mail is returned)	\$5.00
Address Research	\$10.00 One time
Restraining Notice/Levy (legal)	\$40.00
Notary Public Fee	Free to member with appointment---Non Member \$1.00
Check Protest Fee	\$25.00
Abandon Property Charge	\$25.00
Account Research	\$25.00 per hour
Rolled Coin Fee	Free up to 10 rolls any denomination (4x per yr.) or 5%of total amount

Plastic Card Fees (ATM/Debit/Credit)

Replacement Card or Card Capture	\$5.00 Each (Lost, misplaced or damaged 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)	\$25.00 per month After Grace Period listed on contractual agreement
Loan Filing Fee (Less than \$500.00) (New Cash)	\$20.00
Cash Advance Fee	\$12.00
Pay by Phone (Call to Visa for Credit Card)	\$10.00
Return Check Fee	Visa Credit Card - \$ 20.00 Credit Union Loan Payment - \$20.00
Coupon Book (new or duplicate)	\$15.00
Duplicate Lien Release (Original Mail when loan is paid in full)	\$2.00
Gap Insurance	Starts at \$175.00 based on Vehicle financed VSI \$ 70.00

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!