

Fee Schedule (February 15, 2023)		Crouse FCU
Transaction Fees		
Non Sufficient Funds/Courtesy Pay	*** \$30.00	
Return Deposited Item/Payments Loan Credit Cards	\$25.00	
Stop Payment (Drafts, 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	
Teller Assisted Wd's	\$ 2.00 Each AFTER 4 WITHIN A MONTH	
Account closed within 90 days of opening	\$10.00	
Teller assisted transfers	\$ 2.00 each after 2 in month	
Non Member Check Cashing	\$10.00	
Vacation Club Withdrawal/Transfer (after 3 per yr)	\$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Early withdrawal on Certificate of Deposit	Amount equal to the dividends that would accrue for 120 days on the amount withdrawn or a minimum of \$10.00 which ever is more.	
Overdraft Transfers from Savings	\$1.00 each after 4 per month	
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)	10 Free per month, then \$2.00 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.		
Financial Products		
Money Order	\$ 1.25 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)	\$20.00 -----	LifeSaver Cost: \$7.00
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 \$2.00 each document	
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 - \$ 25.00	Credit Union Loan Payment - \$25.00
Coupon Book (new or duplicate)	\$15.00	
Duplicate Lien Release (2nd time)	\$10.00	
Gap Insurance	Starts at \$175.00 based on Vehicle financed VSI \$ 70.00	

***Items returned unpaid (e.g., checks, ACH, bill payments) that are re-presented again for payment will be charged additional insufficient funds fees if available funds in your account are still insufficient when re-presented.

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 36 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!***