

Fee Schedule (September 1, 2025) Crouse FCU	
Transaction Fees	
Non Sufficient Funds/Courtesy Pay Negative presentment will be reviewed for a fee. Account will be reviewed for payment or return based on history and circumstance	Transactions of \$10.00 or less \$10.00 Transactions of \$10.01 and more \$30.00
Transfers from Savings/ or Line of Credit	\$1.00 each after 8 per month Excludes payments for Crouse FCU loans and Credit Cards
Vacation Club Withdrawal/Transfer (after 4 per yr)	\$5.00 each in excess 4 per year
Teller assisted transfers --Documentation required.	\$ 2.00 each after 4 in month Excludes Loan Payment and Credit Card Payments
Teller Assisted Withdrawals	More than 4 in month -\$2.00 Each Below \$50.00 \$2.00 each
Early Holiday Club withdrawal	\$5.00
Checks mailed for less than \$100.00	\$1.00 (Option available for ATM card)
Early withdrawal on Certificate of Deposit	Amount equal to the dividends that would accrue for 120 days on the amount withdrawn or a minimum of \$10.00 which ever is more.
Return Deposited Item/Payments Loan Credit Cards	\$20.00
Stop Payment (Drafts, ACH, Money Order, Official Check)	\$15.00 Each \$25.00 for more than 1 check
Dormant Account --No Activity	\$10.00-per month/\$30.00 per quarter (after 24 months of inactivity)
Counter Check -Pay to 3rd Party (Bank Check)	\$6.00 (excludes loans)
Account closed within 90 days of opening	\$10.00
Non Member Check Cashing	\$10.00
ATM Fees	
Our Machine Located in Basement at Crouse Hospital	Free and Unlimited using your Crouse FCU ATM/Debit card.
	Machine will **Surcharge \$2.50 for non Crouse FCU cards (Effective 10/1/2025)
All point Surcharge Free Locations	Free and unlimited use at selected AllPoint Surcharge free locations Using Crouse FCU ATM/Debit Card. Visit websites for locations
CO-OP 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)	Out of Network ATM 4 Free per month, then \$2.00 each. Transactions/Point of sale--Using PIN for purchase 4 free per month then \$.25 each. Owners of ATM may also assess a surcharge. Use the Allpoint App for free locations. Effective 10/1/2025
* 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 at machine is imposed by the owner of the ATM you choose to use. These machines may also incur an out of network usage fee by us.	
Financial Products	
Money Order	\$ 1.25 Each LifeSaver Cost: \$-0
Starter Checks for Checking	5 free on opening 10 checks on request \$10.00
Check Printing Fees (Harland Clarke)	Prices Vary
Check Printing Fees (Life Saver)	Member pays shipping cost only when selecting LifeSaver CK. (1 order per year)
Wire Transfer (US only)	\$18.00 ----- LifeSaver Cost: \$9.00
Miscellaneous Fees	
Balance Inquiries/Transaction Verification	Free using online services - Teller assisted after 1 per month \$1.00
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	\$2.50 per month-----FREE with Estatements
Home Banking Lock Out assistance (more than 4 per month)	\$1.00 each after 4 assisted in 1 month
Copies of Cancelled Checks	5 Free Per Yr / \$ 1.00 each Thereafter--Free copies your Home Banking site
Address Correction (Mail is returned)	\$1.00
Address Research	\$10.00
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

Miscellaneous Fees	
Abandon Property Charge	\$25.00
Account Research	\$25.00 per hour (waived if research is result of our error)
Rolled Coin Fee	Free up to 10 rolls any denomination or 2%of total amount . Deposit to youth is free
Plastic Card Fees (ATM/Debit/Credit)	
Replacement Card or Card Capture	\$10.00 Each (Lost, misplaced or damaged more than 2 times per year)
Rush Replacement Card	\$25.00
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
Multiple Closed End Loans Requests within 6mos period	\$20.00 filing fee on application request
Cash Advance Fee	\$12.00
Pay by Phone (Call to Visa for Credit Card)	\$10.00
Rush availability on credit card payments	\$15.00
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 \$200.00 based on Vehicle financed VSI \$ 75.00

Ways to Avoid Fees
1. Keep accurate records. Insure that you have adequate funds in your Crouse FCU checking account for Debit Card spending. This will avoid NSF fees, denials, transfer fees
2. Use network ATM machines to avoid out of network fees ATM surcharges .
3. Use automated services such as Home banking and Voice Response Line
4. Apply for our ATM/Debit card for cash withdrawals. Avoid teller processing fees

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.