

Schedule of Fees

ATM USAGE

Proprietary City & Police Debit/Credit Cards <i>(at City & Police or Affiliated Network ATMs)</i>	No Charge
Non-Proprietary City & Police Debit/Credit Cards <i>(at City & Police ATMs; Non-Affiliated ATMs may charge more)</i>	\$3.00

CHECK CASHING

(Fees to be Deducted from Check Disbursement Amount)

Member Cashing Non-Proprietary Check Payable to Non-Member <i>(up to \$1,000)</i>	\$5.00
Member Cashing Non-Proprietary Check Payable to Non-Member <i>(\$1,001 - \$2,000 maximum)</i>	\$10.00
Non-Member Cashing Proprietary Check Payable to Non-Member <i>(up to \$1,000)</i>	\$10.00
Non-Member Cashing Proprietary Check Payable to Non-Member <i>(\$1,001 - \$2,000 maximum)</i>	\$15.00
Processing of a Foreign Item	\$10.00

CREDIT CARDS

Annual or Monthly Fee	No Charge
Cash Advances - Proprietary Card	No Charge
- Non-Proprietary Card	\$10.00
- Non-Member	\$15.00
Replacement Card <i>(lost or damaged) w. Standard Delivery</i>	No Charge
Replacement Card <i>(lost or damaged) w. Rush Delivery</i>	\$15.00-\$25.00

DEBIT MASTERCARD

Monthly or Annual Fee	No Charge
Replacement Card <i>(lost or damaged)</i>	\$15.00

DISBURSEMENT ITEMS

Official Check - Payable to 3 rd Party	\$3.00
- Payable to Member	\$2.00
Wired Funds - Incoming	\$8.00
- Outgoing <i>(domestic)</i>	\$15.00

City & Police

FEDERAL CREDIT UNION

Serving the Financial Needs of our City's Best.

SAFE DEPOSIT BOXES *(First 3 Months - No Charge)*

Annual Fee	- 3 x 5 x 24	\$30.00
	- 5 x 5 x 24	\$35.00
	- 3 x 10 x 24	\$40.00
	- 5 x 10 x 24	\$50.00
	- 10 x 10 x 24	\$60.00

SENIOR PACKAGE *(Ages 60 & Up)*

Custom Creations Checks <i>(1 box per order)</i>	No Charge
Official Checks	No Charge
Paper Statement Fee <i>(per month)</i>	No Charge

SERVICES

Account History Printout <i>(per page)</i>	\$3.00
Dormant Maintenance Fee <i>(per month after 24 months of no activity)</i>	\$5.00
e-Statement	No Charge
External Funds Transfer <i>(next day)</i>	\$10.00
External Funds Transfer <i>(standard)</i>	No Charge
Federal Express Delivery	COST
Garnishment or IRS Lien	\$50.00
Gift Cards	\$2.50
Legal Processes	\$50.00
Loan Reprocessing Fee	\$25.00
Notary Service	No Charge
- For Members	
- For Non-Members	\$10.00
Overdraft Privilege Coverage <i>(per item)</i>	\$35.00
Paper Statement Fee <i>(per month)</i>	\$2.00
Re-Open Account Fee <i>(within 90 days)</i>	\$20.00
Repossession Release Fee	\$50.00
Research Fee <i>(per hour, \$15.00 minimum)</i>	\$25.00
Return Mail Fee <i>(per month)</i>	\$5.00
Statement Copy	\$5.00
Stop Payment on EFT, ACH or Draft Items	\$35.00
Verification of Deposit	\$10.00
Year-End Dividend / Finance Charge Information	\$5.00

SHARE DRAFT

2 nd Party Deposited Items Returned Unpaid	\$35.00
3 rd Party Deposited Items Returned Unpaid	\$20.00
Copy of Draft <i>(front & back)</i>	\$5.00
NSF Draft	\$35.00
Pre-Authorized Draft Transfer Processing Fee <i>(non-related, incorrect account or no SD account, per item)</i>	\$5.00
Reg D Transfer Fee <i>(additional transfers)</i>	\$5.00

Effective January 1, 2019

Subject to change with 30-day notice

