



At Christian Community Credit Union, we're dedicated to providing our members with the highest quality financial products supported by exceptional service. This commitment makes it necessary for us to review the fees and charges for certain services as well as balance requirements. That's why we've sent this information to you. If you have any questions regarding the schedule, please call Christian Community Credit Union at 800.347.CCCU (2228). We will be glad to assist you.

Transactions and Other Services Fees

Account research per hour	\$25.00
Bad address locator fee	\$5.00/year
Bill Payer	No charge
Canceled check copy over 90 days	\$5.00
Cashier's check	\$6.00
Check cashing charge	\$5.00
Credit Union check payable to third party	\$3.00
Exchange coin	.50%
Express mail charge	\$20.00 + \$10 for Sat
Garnishment, legal lien or levy fee	\$45.00
Inactive Account (over 18 months)	\$7.50/monthly
Inactive Account Notice (Escheat)	\$2.00
Insufficient funds paid with Courtesy Pay ¹	\$25/item (\$125 max/day)
International shipping fee for checks	\$50.00
International shipping fee for Visa Check Card	\$40.00
IRA closing & transfer fee	\$50
Items returned against insufficient or uncollected funds	\$25/item (\$125 max/day)
Items sent for collection - Domestic	\$15.00
Items sent for collection - Foreign	\$25.00
Letter of verification	\$7.50
Loan payment by phone - ACH	\$14.50
Money order	\$3.00
Notary, per signature	No charge
Online Banking	No charge
Returned item (deposited or cashed)	\$15.00
Returned item (loan payment)	\$20.00
Statement or Interim Statement Copy	\$5.00
Stop payment on Check/ACH	\$25.00
Traveler's checks	No charge
Wire transfer (all incoming)	No charge
Wire transfer domestic (outgoing)	\$25.00
Wire transfer international (outgoing)	\$35.00
Wire transfer international tracer	\$25.00

Checking Account Fees

Basic Checking (without Direct Deposit)	\$5.00 ²
Check printing fee	Varies ³
Checking with Direct Deposit	No charge
Copy of check or deposit slip	\$5.00
Copy of paid check over 90 days	\$5.00
Interest Checking (without Direct Deposit)	\$7.00 ²
Student Checking age 17-24	No charge ⁴

Savings Account Fees

Monthly Service Fee (when balance falls below minimum)	
Savings (\$100 minimum)	\$3.00
Savings for minors under age 18 (\$25 minimum)	\$3.00

Certificate Account Fees

Early withdrawal dividend penalty on certificates	
If term is 12 months or less	90 days dividends
If term is 13 to 24 months	120 days dividends
If term is more than 24 months	180 days dividends

Money Market Account Fees

Check processing fee, checks in excess of 6 per calendar month, per check	\$15.00
Monthly service fee (if below \$1,000)	\$10.00
Premium Money Market Account (if below \$25,000)	\$15.00

Visa Check Card/ATM Card Fees

ATM deposit correction	\$5.00
International service assessment fee	1% of transaction amount
Multiple cards (each additional card after the first two)	\$5.00
Number of free ATM withdrawals each month ⁵	Unlimited
Reissue lost PIN	\$5.00
Replacement card	\$5.00
Rush order on replacement card	\$40.00

1. Fee imposed for courtesy paid items created by check, in-person withdrawals, ATM withdrawals or by other electronic means. 2. The monthly service fee is waived when the minimum daily balance of your checking account is \$750 or more 3. Check printing fees vary according to type and style selected. 4. Enrolled at a college, university or seminary. 5. ATM withdrawals and balance inquiries (even if you do not complete a fund transfer) may be subject to a surcharge from the ATM owner. Rates are effective 2/8/2010.