



# BUSINESS

## Schedule of Fees and Charges

### Savings Account Fees

	Amount
Minimum Amount to Open	\$5.00
Account Closure (Within First 6 Months)	\$5.00

### Money Market Account Fees

Money Market Below Minimum Balance Fee <i>\$1,000 min. to Open &amp; Maintain</i>	\$10.00 Per Month
Money Market Account Withdrawal <i>In excess of 6 per month</i>	\$10.00

### Business Premier Checking

Minimum Balance Fee <i>\$5,000 min. balance</i>	\$5.00 Per Month
Monthly Service Fee	\$20.00
Paper Item Fee	Free
Up to 200 Paper Items per month	Free
Over 200 Paper Items per month	\$0.25 Per Item

### Business Classic Checking

Minimum Balance Fee <i>\$1,000 min. balance</i>	\$5.00 Per Month
Monthly Service Fee	\$10.00
Paper Item Fee	Free
Up to 100 Paper Items per month	Free
Over 100 Paper Items per month	\$0.25 Per Item

### ATM / Debit Card Services

ATM's owned by Cy-Fair FCU	Free
ATM's in the Allpoint Network	Free
All Other ATMs	\$2.00
Non CY-Fair FCU Card Transactions @CFFCU ATMs	\$3.00
Replacement Card	\$6.00
Debit Card Rush Order	\$75.00 +Plus shipping
Debit Card Copy Request	\$7.50

### Non-Sufficient Funds (per presentment)

Overdraft Transfer from Share Savings <sup>†</sup>	\$3.00
Overdraft Privilege Fee <sup>†</sup>	\$29.00
Insufficient Funds <sup>†</sup>	\$29.00
Reprocess Fee	\$10.00
Returned Deposit Item (Member's Own Check)	\$29.00
Returned Deposit Item (3 <sup>rd</sup> Party Check)	\$5.00

### Safe Deposit Box Service

*Safe Deposit Box contents are not insured by the NCUA*

• 3X5	\$25.00 Per Year
• 5X5	\$30.00 Per Year
• 3X10	\$40.00 Per Year
• 5X10	\$60.00 Per Year
• 10X10	\$100.00 Per Year
Lost Key Replacement	\$20.00
Scheduled Drilling of Safe Deposit Box	\$125.00
Scheduled Drill (Member No-Show)	\$175.00
Emergency Drill	\$175.00

### Wire Transfers

	Amount
Incoming Wire	Free
Domestic Wire (Outgoing)	\$20.00
International Wire (Outgoing)	\$40.00
<i>+Plus Any Correspondent Fees</i>	
International Wire Trace (After 10 Days)	\$20.00
Western Union Wire	\$20.00

### Electronic Services

Memberline	Free
Online Banking	Free
Online Bill Pay	Free
Phone Transfers/Inquiries	Free
<i>When not available through Memberline</i>	
All Other Phone Transfers and Inquires	\$3.00
Loan Payment by Phone	\$10.00
Online Loan Payment by Credit/Debit Card	\$6.00

### Miscellaneous Account Fees

Account Histories	\$5.00
Account Reconciliation (1 Hour Minimum)	\$25.00 Per Hour
Account Research (1 Hour Minimum)	\$25.00 Per Hour
Verification of Deposit	\$10.00
Cashier's Check (1 Free Monthly)	\$3.00
Cashiers Check Replacement Fee	\$29.00
Check Copies	\$3.00
Non-Member Check Cashing Fee	\$5.00
Check Cashing Fee (Members with Savings Only with Less than \$100 Balance)	\$3.00
Collections - Incoming	\$20.00
Collections - Outgoing	\$10.00
Collections - Foreign Outgoing	\$20.00
Dormant Member Fee (after 1 year)	\$10.00 Per Month
Levies, Garnishments and Judgments (Plus Attorney Fees)	\$25.00
Notary Services (Members Only)	Free
Paper Statement Fee (If not enrolled in e-statements)	\$2.50
Reg D Excessive w/d Fee	\$29.00
Returned Mail (Incorrect Address)	\$5.00
Skip-a-Pay Fee	\$25.00 Per Loan
Statement Copies	\$5.00
Stop Payment Fee	\$29.00
Temporary Checks (Excluding New Accounts)	\$5.00 Per 6 Checks
Cash Exchange	3% of deposit coin

<sup>†</sup>Overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.