

Community Choice Credit Union  
**Fee Schedule**

Effective December 31, 2009

Membership Fee	\$ 1.00
Account Reinstatement Fee	\$ 25.00
Account Verification Fee	\$ 10.00
ACH Origination Fee	\$ 20.00
ATM Transaction Fee	\$ 1.00
(for non CCCU ATM's)	
Cashiers Check Fee	\$ 5.00
Certificate Early Withdrawal Fee	6 Mos Int
Check Cashing Fee / Hundred	\$ 3.00
Check Copy Fee	\$ 5.00
Closed Account Transfer Fee	\$ 25.00
Close Account Prior to 6 Months Fee	\$ 25.00
Coin Fee	5%
Collection Item Fee	\$ 29.00
Courtesy Pay Fee	\$ 29.00
Credit Union Check Copy Fee	\$ 10.00
CU Service Center Fee (per day) *	\$ 3.50
Duplicate Stmt Fee - Current Month	\$ 5.00
Duplicate Stmt Fee - Year	\$ 10.00
Early Withdrawal - Club Accounts	\$ 15.00
Electronic Clearing NSF Fee	\$ 29.00
Empty Envelope in ATM	\$ 50.00
Express Service Fee	\$ 35.00
Fax - Incoming Fee	\$ 1.00
Fax - Outgoing Fee	\$ 2.00
Inactive Account Fee / Year	\$ 25.00
Insufficient Funds Fee	\$ 29.00
IRA Account Closing Fee	\$ 30.00
IRA Account Opening Fee	\$ 25.00
IRA Annual Fee*	\$ 10.00
IRA Transfer Fee	\$ 50.00
IRA Withdrawal Fee	\$ 10.00
Legal Processing Fee	\$ 50.00
Loan Application Fee	\$ 10.00
Loan Closing Fee	\$ 25.00
Loan Late Fee	\$ 15.00
Loan Maint Fee	\$ 35.00

Merchants Sales Slips Copies Fee	\$ 25.00
Money Market Checking (below min bal)	\$10.00/Mo
Money Order Fee	\$ 1.50
Notary Fee - Non Member	\$ 5.00
Paid Overdraft Fee	\$ 29.00
Payment over Phone by Credit Card Fee	\$ 5.00
PIN # Reissue Fee	\$ 5.00
Reconcilement Fee (per hour)	\$ 25.00
Refinance Existing Loan W/CU 1% <b>or</b>	\$ 100.00
(whichever is greater)	
Replacement Card Fee	\$ 15.00
Research of Account Fee / Hour	\$ 25.00
Returned Mail Fee (per month)	\$ 8.00
Savings Withdrawal Fee	\$ 5.00
(After three withdrawals per month)	
Share Draft Fee / Month *	\$ 5.00
Stop Payment CU Check Fee	\$ 29.00
Stop Payment Fee	\$ 29.00
Stop Payment Series Checks Fee	\$ 50.00
Subordination Agreement	\$ 125.00
Teller Check Fee (per check)	\$ 5.00
Temporary Checks Fee	\$ 9.50
Uncollected Funds Fee	\$ 29.00
Visa Annual Fee*	\$ 29.00
Visa Gift Cards	\$ 2.50
Visa Express Card Fee	\$ 35.00
Visa Inactive Card Fee	\$ 39.00
Visa Late Fee	\$ 15.00
Visa NSF Fee	\$ 29.00
Visa Over Limit Fee	\$ 39.00
Visa Replacement Card Fee	\$ 15.00
Western Union Fee	\$ 40.00
Wire Fee - Outgoing Domestic	\$ 40.00
Wire Fee - Outgoing International	\$ 50.00

\* "Choice Manager, Choice Advantage & Choice Investors" do not pay a fee for these services and only pay 1/2 of the Wire Fees.

Additional third party fees may exist.