



COMMUNITY 1ST

CREDIT UNIONSM

Community 1st Credit Union Service Fees

Applicable to all accounts effective December 15, 2011

Account Closing Fee.....	\$15.00	Excessive Share Withdrawals.....	\$7.00
<i>Deposit account closed by the member within 90 days of opening</i>		<i>Applies to Money Market Account only</i>	
Account Reconciliation/Research.....	\$25.00/hr*	<i>Limit of 6 withdrawals/month, including all transfers and checks</i>	
Account Reopening Fee.....	\$15.00	Garnishment.....	\$35.00
ACH File Origination.....	\$5.00	Golden Opportunity Checks.....	FREE
ACH Origination Transfer Fee.....	\$2.00/item	Inactive Account (quarterly).....	\$5.00
ATM Balance Inquiry.....	Included in ATM Transaction Fee	<i>Inactive if no withdrawals or deposits have been made for 6 months.</i>	
ATM Empty Envelope Deposited.....	\$35.00	<i>Waived if account holder has an average balance of \$1,000.00 or more in deposit accounts, is less than 18 years old or has a time deposit.</i>	
ATM Non-Negotiable Item Deposited.....	\$15.00	Levy.....	\$25.00
ATM Captured Card.....	\$15.00	Lien Subordination Fee.....	\$125.00
ATM or VISA Debit Pin Change.....	1 FREE , then \$5.00	Live Telephone Transfers.....	\$2.00
ATM Transaction Fee		Lost Key/Drill Safe Deposit Box.....	Actual Cost
C1st ATM.....	FREE	Maintenance Fee (below minimum balance)	
Non-C1st ATM....	10 FREE , then \$1.00/transaction	Money Market (monthly).....	\$15.00
Automatic Overdraft		Performance Checking (monthly).....	\$15.00
Protection Transfer to Checking.....	FREE	Golden Opportunity Savings (quarterly).....	\$15.00
<i>6 FREE, then \$2.00 per automatic transfer</i>		Monthly e-Statement.....	FREE
Below Member Requirement Fee.....	Remainder of Balance	Monthly Statement Mailed.....	FREE
<i>Primary Share Savings with less than \$5.00</i>		Notary Service.....	FREE
BillPayer.....	FREE	Online Banking.....	FREE
<i>FREE if used once every 30 days, if not \$5.00 a month</i>		Overdraft Fee (returned unpaid).....	\$29.00
Business BillPayer.....	\$5.00/month	Overdraft Fee (paid).....	\$29.00
Business Returned Check Fee.....	\$5.00*	Remote Deposit.....	\$60/month
Business Checking (per check deposited)		Returned Mail Notification Fee.....	\$5.00/occurrence
Non-Profit.....	FREE	Safe Deposit Box Rental	
Free Business.....	FREE	3x5 Box.....	\$15.00/year
<i>150 FREE, then \$0.07 per item</i>		3x10 Box.....	\$25.00/year
Business Plus.....	\$0.07/item	5x10 Box.....	\$30.00/year
Cashiers Checks		10x10 Box.....	\$60.00/year
Made Payable to Member.....	FREE	Skip-A-Payment Fee.....	\$25.00
Made Payable to 3rd Party.....	FREE	Statement Copy (In Branch).....	\$2.00/statement
<i>FREE with checking relationship</i>		Temporary Checks.....	FREE
<i>\$5.00 without checking relationship</i>		<i>First 12 checks FREE, then \$3.00 for every 12 additional checks</i>	
Check Cashing Fee.....	FREE	VISA Dispute Fee (other than fraud).....	\$10.00
<i>FREE if satisfactory membership</i>		VISA Debit Card.....	FREE
<i>\$5.00 if account holder does not utilize the credit union as intended</i>		VISA Debit Card Replacement.....	\$10.00*
Check Presentment by Merchant.....	\$29.00	VISA 'My Pic' Debit Card.....	\$15.00*
Check/ACH Stop Payment.....	\$29.00*	<i>FREE with Students 1st Checking Account</i>	
Check Safekeeping.....	FREE	VISA 'My Pic' Debit Card Replacement.....	\$15.00*
Coin Counting (member).....	FREE	VRU (Voice Response Unit).....	FREE
<i>FREE if under 30 minutes to process</i>		Wire Transfers (Outbound)	
<i>\$10.00 for every additional 30 minutes to process</i>		Domestic.....	\$15.00
Coin Counting (non-member).....	5% of Balance	Foreign.....	\$40.00
Consumer Returned Check Fee.....	\$5.00*	Wire Transfers (Incoming).....	FREE
Copy of Paid Check.....	FREE		
Direct Deposit.....	FREE		
EE Savings Bond Redemption.....	FREE		

*Subject to Iowa Sales Tax.

This credit union is federally insured by the National Credit Union Administration.