

# CONSUMER ACCOUNTS FEE SCHEDULE

Applicable to all consumer accounts effective June 1, 2026.



Account Research	\$30.00 per hour*
ACH Origination Transfer Fee	\$2.00
ATM Transaction Fee or Balance Inquiry (at a non-C1st ATM, in excess of 10 per month)	\$1.00 per transaction
Cashiers Check Made Payable to 3rd Party (without checking relationship)	\$5.00
Check Cashing Fee (without checking relationship)	\$5.00
Check Presentment by Merchant	\$29.00
Coin Processing	\$10.00 per 30 minutes, after the first 30 minutes of processing
Debit Card Replacement	\$10.00*
Excessive Withdrawals - Money Market Account (Excess of six per calendar month.)	\$7.00 per month
Garnishments/Levy	\$35.00
Inactive/Dormant Account (no activity in 12 calendar months. Waived if account holder has an average balance greater than \$100, is less than 18 years old or has another active account.)	\$7.00 per month
Lien Subordination Fee	\$150.00
Mailed Paper Statement Fee (Excludes Dollar Dog, Your Voice and ClubGO accounts)	\$1.50 per statement
Minimum Balance Fee - ClubGO Savings	\$15.00 per quarter
Minimum Balance Fee - Money Market	\$15.00 per month
Minimum Balance Fee - Primary Savings	Remainder of Balance
Non Sufficient Funds Fee/NSF Fee (applies to items returned unpaid)	\$30.00
Overdraft Fee (applies to items paid)	\$30.00
Overdraft Transfer from Savings Account	\$5.00 per day
Returned Deposited Check Fee	\$5.00*
Returned Mail Fee	\$5.00 per month, until address is updated.
Safe Deposit Box - 3x5 Box Rental	\$15.00 per year
Safe Deposit Box - 5x5 Box Rental	\$20.00 per year
Safe Deposit Box - 3x10 Box Rental	\$25.00 per year
Safe Deposit Box - 5x10 Box Rental	\$30.00 per year
Safe Deposit Box - 10x10 Box Rental	\$60.00 per year
Safe Deposit Box - Lost Key or Drilling	\$100.00
Statement - copy in branch	\$2.00 per statement
Stop Payment	\$29.00*
Temporary Checks	\$3.00 for every 12, after the first 12 free
VISA Gift Card	\$3.50 per card
VISA Reloadable Card	\$5.95 per card
VISA Travel Card	\$5.95 per card
Wire Transfer - Outbound Domestic	\$20.00



**866.360.5370 | c1stcu.com**

\* Subject to Iowa Sales Tax  
This credit union is federally insured by the NCUA.