



Community 1st Credit Union

Community 1st Credit Union Fee Schedule

Applicable to all accounts effective March 1, 2019

Account Fees – Below Minimum Balance	Fee Amount
Platinum Checking (if balance falls below \$1,000 at any time)	\$15.00 per month
Business Interest Checking (if balance falls below \$2,500 at any time)	\$15.00 per month
*** ClubGO Savings (if balance falls below \$1,000 at any time)	\$15.00 per quarter
Money Market (if balance falls below \$2,500 at any time)	\$15.00 per month
Account Fees – Monthly Service Charge	
Commercial Checking	\$15.00 per month
Account Services	
ACH File Origination	\$5.00
ACH Origination Transfer Fee	\$2.00
Account Closing Fee (Deposit account closed by member within 90 days of opening)	\$15.00
Account Reopening Fee	\$15.00
Account Reconciliation/Research	\$30.00 per hour*
Below Account Requirement Fee (Primary Savings with less than \$5.00)	Remainder of Balance
Cashiers Check Made Payable to 3rd Party	\$5.00 (without checking relationship)
Check/ACH Stop Payment	\$29.00*
***Excessive Share Withdrawals – Savings Account (Withdrawal(s), automatic transfer(s), or payment(s) out of a savings account in excess of six (6) during a calendar month.)	\$3.00 per withdrawal \$3.00 maximum per day
***Excessive Share Withdrawals – Money Market Account (Withdrawal(s), automatic transfer(s), or payment(s) out of a money market account in excess of six (6) during a calendar month.)	\$7.00 per month
Inactive/Dormant Account (Inactive if no withdrawals/deposits have been made for 12 months. Waived if account holder has an average balance greater than \$100, is less than 18 years old or has another active account.)	\$5.00 per month
***Courtesy Pay Fee (applies to items paid)	\$30.00
***Non Sufficient Funds Fee (NSF) Fee (applies to items returned unpaid)	\$30.00
***Printed Statement Fee – for mailed printed statements (Excludes Dollar Dog, Your Voice and ClubGO accounts)	\$0.75 per paper statement
Returned Deposited Check Fee (Personal or Business Account)	\$5.00*
Shazam Bolt\$ Outgoing Transfer	\$0.50 per transfer
Temporary Checks	\$3.00 for every 12, after the first 12 free
ATM & Card Services	
ATM Empty Envelope/Non-Negotiable Item Deposited	\$35.00
ATM Transaction Fee or Balance Inquiry (at a non-C1st ATM)	\$1.00 per transaction, after the first ten free per month
VISA Intentional False Claim (intentionally filing a false or unsubstantiated fraud claim)	\$10.00
Lost Card Replacement	\$10.00* (\$15.00* for MyPic Card)

Continued

Community 1st Credit Union Fee Schedule, Continued

Business Checking – Fees Per Items Deposited	
Includes checks paid, checks deposited, ACH debits and ACH credits	
C1 st Free Business Checking & Business Interest Checking	If consistently exceeding 1,000 items per month, account will switch to Commercial Checking.
Commercial Checking	\$0.07 per item
Coin Processing Fees	
Members (Consumer Accounts)	\$10 per 30 minutes, after the first 30 minutes of processing
Non-Members	5% of Balance
Check Orders	
***Platinum Checking & ClubGO Checking	one box free per year**
Online Services	
Mobile Banking iPhone/Android Apps	Cellular provider/data usage charges may apply
Mobile Deposit (Personal Accounts)	Cellular provider/data usage charges may apply
Business Remote Deposit	\$60 per month
Safe Deposit Box	
3x5 Box Rental	\$15.00 per year
3x10 Box Rental	\$25.00 per year
5x10 Box Rental	\$30.00 per year
10x10 Box Rental	\$60.00 per year
Lost Key or Drilling	Actual Cost
Wire Transfers	
Outbound Domestic	\$20.00
Outbound Foreign	\$40.00
General Services	
Check Cashing Fee	\$5.00 (without checking relationship)
Check Presentment by Merchant	\$29.00
Fax Sending Charge	\$5.00 per fax
Garnishments/Levy	\$35.00
Lien Subordination Fee	\$225.00
Live Telephone Transfers	\$2.00 per transfer
Photocopy Fee	\$0.10 per page
Returned Mail Fee	\$5.00 per month, until address is updated.
Secured Deposit Bags	\$30 per bag
Statement – copy in branch	\$2.00 per statement
VISA Gift Card	\$2.50 per card
VISA Reloadable Gift Card	\$4.95 per card

*Subject to Iowa Sales Tax

**Standard duplicate check style selected by C1st

***Indicates a change from previous Fee Schedule

This credit union is federally insured by the NCUA.

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Indianola · Knoxville · Mount Pleasant · Oskaloosa · Ottumwa · Pella · Washington

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