



Community 1st Credit Union

Community 1st Credit Union Fee Schedule

Applicable to all accounts effective March 1, 2018

| 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 |
| Golden Opportunity 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* |
| Automatic Overdraft Protection Transfer to Checking | \$3.00 per day that automatic overdraft protection transfers are used, after the first six days free per month. |
| 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 – Money Market Account (Limit of 6 withdrawals per month, including all transfers and checks) | \$7.00 |
| 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 |
| ***Overdraft Fee (applies to both paid and returned unpaid) | \$30.00 |
| Printed Statement Fee – for mailed printed statements (Excludes Dollar Dog, Your Voice and Golden Opportunity 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) |
| 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 |

Continued

Community 1st Credit Union Fee Schedule, Continued
Applicable to all accounts effective March 1, 2018

| 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 & Golden Opportunity 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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