

# Cooperative Center

FEDERAL CREDIT UNION

## BUSINESS ACCOUNT FEE SCHEDULE

### General Fees

Visa® Gift Card	\$4.95 / Card
Reloadable Visa® TravelMoney Card	\$7.95 / Card \$2.00 fee per reload
CUMoney Easy Spend Card	\$4.95 / Card \$.50 fee per reload
Cashier's Check / Corporate Check	Payable to self: No fee Payable to third party: \$5.00
Courier Service	Cost + \$5.25
Federal Express	Cost + \$5.00
Overnight Mail	Cost + \$5.00
Notary Service	\$10.00 / signature No Fee for Credit Union Documents
Bad Address Fee	\$5.00 / month
1099 Tax Form Replacement	\$5.00
Locator Service (Address Correction)	\$10.00
Escheat Notification	\$5.00
Verification of Deposit	\$10.00 (waived for HUD)
Outgoing Wire Fees	\$50.00 / International \$25.00 / Domestic
Incoming Wire Fee	\$50.00 / International \$10.00 / Domestic
Statement Copy	Last 12 months no charge Over 12 months \$3.00 / month
Interim Statement	\$2.00 / statement
Replacement Plastic Card	\$20.00 Rush delivery, add \$15
2nd Replacement Card	\$25.00
3rd Replacement Card	\$30.00
Bulk Coin Processing	4% of total
Currency Counting Fee	\$2.50 per \$1,000 after the first \$1,000
Non-member Check Cashing Fee	\$5.00 (waived for payroll checks)
Collection Item	\$20.00 / item
Foreign Check Collection Item	\$30.00 / item
Returned Deposit Item	\$28.00 / item
Dormant Account	\$2.00
Paper Statements	FREE
Legal Process / Tax Levy	\$30.00 / item
Check Photocopy (first 3 free per month)	\$5.00 / item
Signature Guarantee	\$5.00
Account Reconciliation / Research	\$30.00 / hour

## Savings Fees

Membership Fee	\$5.00
Excess Withdrawal Fee (first 3 free per month)	\$3.00 / withdrawal
Below Minimum Balance	\$2.00 / withdrawal
Closing Fee (within 1 year of opening)	\$10.00

## Checking Fees

Small Business Checking	\$15.00 / month
Non-Sufficient Funds (NSF) ATM, ACH or Share Drafts (checks)	\$28.00 / item
Overdraft Privilege Pay Fee	\$28.00 / item
Automatic Overdraft from Savings	\$1.00 / transfer
Stop Payment (Bank Check)	\$25.00 / item
Stop Payment Fee	\$25.00 / item / range

### Cooperative Center Federal Credit Union

*Founded and Guided by the  
Seven Cooperative Economic Principles*

#### **Voluntary and Open Membership**

Cooperative Center FCU is open for membership to all who qualify under our Federal Charter, No. 04900, without discrimination based on gender, sexual orientation, race, ethnicity, religion, or disability. For a full list, see the About Us page at [www.coopfcu.org](http://www.coopfcu.org)

#### **Member Economic Participation**

We encourage our members to make Cooperative Center FCU their primary financial institution. When members participate in the cooperative financial model, the entire credit union membership, individually and collectively, benefits through competitive loan and share rates and lower fees for services.

#### **Democratic Member Control**

Cooperative Center FCU members participate in the democratic election of a Board of Directors whose function is to create policies and make decisions for the good of the entire membership. Men and women serving as elected Board members are accountable to the membership.

#### **Autonomy and Independence**

Cooperative Center FCU is an autonomous, self-help financial institution, controlled by and operated for the benefit of the members, not for outside shareholders.

#### **Education, Training and Information**

Cooperative Center FCU provides education and training for its members, elected and appointed officials, management team and employees.

#### **Cooperation Among Cooperatives**

Cooperative Center FCU supports full cooperation among Cooperative financial institutions. We serve our members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures. Credit unions are more than just financial institutions. *We are a movement.*

#### **Concern for Community**

Cooperative Center FCU is a contributing corporate citizen. Building sustainable individual and community wealth is at the heart of our mission.

Effective July 1, 2015

