



Fee Schedule as of October 1, 2020

Fee Schedule

DEPOSIT ACCOUNT FEES

| | |
|---|------|
| Account Closure (If closed within first six months) | \$25 |
| Inactive Account Monthly Maintenance | \$5 |
| IRA Direct Transfer - Outgoing | \$25 |

CHECKING ACCOUNT FEES

| | |
|---|-----------|
| Online Self-Serve Check Stop Payment | \$0 |
| Stop Payment (single/range) | \$20/\$30 |
| Check Orders | Varies |
| Overdraft Privilege Fee | \$28 |
| NSF / Return Item Fee | \$32 |
| ACH Returned Origination | \$32 |
| ACH Correction | \$20 |
| Bill Pay Stop Payment | \$20 |
| Returned or Re-deposited Items (per instance) | \$15 |

| Checking Products Fees | BASIC* | EPIC Checking | EPIC Premium |
|--|---------------------|---------------|---------------|
| Monthly Product Fee | No Fee | \$6 | \$8 |
| Minimum Balance Fee ** <i>(Avg Monthly Balance Falls Below \$100)</i> | \$7 | No Fee | No Fee |
| Paper Statement Fee | \$3 | No Fee | No Fee |
| Cashier's Checks (5 max per visit) | \$5/each | Complimentary | Complimentary |
| Corporate Checks (5 max per visit) | \$5/each | Complimentary | Complimentary |
| Temporary Checks (8 checks per visit) | \$5 | Complimentary | Complimentary |
| Lost / Replacement Debit Card | 1/year \$10/each | Complimentary | Complimentary |
| IRA Annual Fee | \$10 | Complimentary | Complimentary |
| Notary Service Fee*** | \$10 | Complimentary | Complimentary |

* Members without a Checking Account have the same fees as Basic for services listed

** No Fee charged if the primary account holder is under 18

***Notary for all CBC Documents is Complimentary

VISA DEBIT CARD / ATM SERVICE FEES

| | |
|---|------|
| ATM Deposit Adjustment | \$20 |
| CBC ATM Out-of-Network Surcharge | \$2 |
| CBC Card Out-of-Network ATM Withdrawal or Deposit | \$2 |

WIRE SERVICE FEES

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|---|------|
| Wire Transfers - International Tracer | \$40 |
| Wires - Domestic Outgoing | \$25 |
| Wires - International Outgoing (fees & limitations may apply) | \$65 |

MISCELLANEOUS ACCOUNT / SPECIAL SERVICES FEES

| | |
|---|----------|
| Account Research - per hour (1-hour minimum) | \$50 |
| Medallion Signature Guarantee | \$25 |
| Phone-Request Cash Advance | \$10 |
| In-Branch Cash Advance (Non-VISA) | \$10 |
| Address Verification | \$10 |
| Coin Machine Redemption (Minor accounts no fee up to \$250) | 6% |
| Statement Copy | \$5/each |
| Foreign Item Processing – Canadian / All Other | \$25/30 |
| Levies and Order to Withhold | \$60 |
| Money Orders - Up to \$1,000 | \$2 |
| Official Account Summary / Verification of Account | \$10 |
| Skip-a-Pay | \$35 |
| Non-Member Check Cashing Fee | \$5 |

CO-OP SHARED BRANCH FEES

| | |
|-----------------------------|-----|
| Shared Branch Transactions* | \$0 |
|-----------------------------|-----|

*CBC will not charge its members additional fees for transactions conducted at a CO-OP shared branch location. The visiting CO-OP location may charge fees to CBC members based on specific services rendered.

