

**CLARENCE COMMUNITY & SCHOOLS
FEDERAL CREDIT UNION**

9145 Sheridan Drive, Clarence NY 14031
(716) 630-0888 www.ccsfcu.com

FEE SCHEDULE DISCLOSURE - Applicable to All Accounts

Effective 5/1/2018

Free & Low Cost Services

ATM Withdrawal - Per Month	8 Free
⇒Each Withdrawal over 8	\$3.00
Surcharge Free ATM's	Free
⇒Co-Op, ALL Point, SEFCU, Sharenet	Free
Card Order - Debit or Credit (initial order)	Free
Credit Report - when you apply for a loan	Free
Debit Card Cash Back	Free
Debit Card Purchases	Free
E-Statement	Free
Home Banking	Free
Initial Check Order (50)	Free
Notary Public Service	Free
Online Bill Pay	Free

Other Services

Account Research - Per Hour	\$25.00
Back-Up Withholding Requirement*	\$10.00
CD - Early WD Dividend Penalty - Less than 1 year	90 Days
CD - Early WD Dividend Penalty - 1 year or more	180 Days
Check - Original Item within 45 days	\$10.00
Check Copy Fee	\$5.00
Check Order - Price Varies Based on Style	Charge
Courtesy Overdraft Fee	\$30.00
Credit Union Check	\$5.00
VISA Debit Card Replacement	\$10.00
VISA Debit Card Priority Rush Order 3-6 days	\$50.00
Excessive Share Account Withdrawals Reg D**	\$3.00
Fax - Outgoing	\$1.00
Foreign Transaction	
⇒Currency Conversion Fee - Of Transaction	1%
Foreign Transaction	
Debit or Credit - Of Transaction	0.80%
Holiday Club Early Withdrawal - Each WDL	\$5.00
Dormant Account Fee***	\$25.00
IRA Transfer to another Financial Institution	\$25.00
Late Payment Fee - Loan	\$25.00
Lien Release - Duplicate	\$10.00
Rolled Coin	5%
Negative Balance Fee - Initial Fee After 10 Days	\$10.00
⇒Each Additional Day Until Positive	\$1.00

"Your Local Credit Union"

Fee Schedule Disclosure - Continued Next Column ⇒

⇒Continued, from previous column

New Member Fee	\$1.00
Non Member Check Cashing Fee	\$10.00
Non-Sufficient Funds Fee	\$30.00
Non-Sufficient Funds Fee - Canadian Check	\$35.00
Overdraft Transfer Fee From Shares - Per Transaction	\$5.00
Photocopies - Each Copy	\$0.25
Pin Replacement - Debit Card	\$3.00
⇒Priority Mail - 3-6 Day - Pin Mailer - Debit Card	\$50.00
Printout of Transactions - 1st Page	\$1.00
⇒Each Additional Page	\$0.25
Protest Check Fee	\$25.00
Restraining Notice and/or Info Subpoena	\$30.00
Return Deposit Item Fee - Per Item	\$30.00
Returned Mail Fee - Per Item	\$5.00
Skip-A-Pay Processing Fee	\$30.00
Statement - Duplicate - Per Each	\$2.50
Stop Payment	\$35.00
UCC1	\$20.00
Verification of Deposit Forms	\$15.00
VISA Credit Card Replacement	\$10.00
VISA Credit Card Rush Priority Order	\$25.00
VISA Gift Card	\$5.00
VISA Late Payment	\$25.00
VISA Returned Check - NSF	up to \$37.00
VISA Statement Copy - Duplicate	up to \$5.00
VISA Travel Card	\$5.00
Western Union	
⇒Domestic	\$30.00
⇒International \$0 - \$2,000	\$45.00
⇒International \$2,001 - \$10,000	\$55.00
Wire Transfer - Domestic	\$20.00
Wire Transfer - International	\$50.00

*Back-up Withholding Per account, per year, as applicable.

**Excessive Share Account Withdrawals are more than 6 withdrawals a month done by phone or electronic means.

***Dormant Account fee is charged per year, for every year the account does not have any activity.

Fee Schedule is subject to change without notice.

"Choose the Credit Union Advantage"