

Membership/Savings Account	Fee
Minimum Balance Fee (if balance falls below \$50)	\$5/month
Overdraft Transfer from Any Share Account	Free
Overdraft Transfer from Line of Credit Loan or Visa Credit Card	Free
Paper Statement Mailed to Members Age 18-64	\$2/statement
Dormant Account - Fee assessed after 12 months of inactivity	\$10/month
Escheated Funds Processing	\$100
Tax Levy/Garnishment or Withholding Processing	\$50/occurrence
Account Legal Research (including Subpoenas, Attorney Requests) - 1 Hour Minimum	\$100/hour
Rewards Checking Account	Fee
Minimum Balance Fee (If balance falls below \$50. Waived if enrolled in eStatements & have a debit card)	\$5/month
Non-Sufficient Funds (NSF) Fee	\$21/item
Courtesy Pay Fee	\$21/item
Account Reconciliation/Balancing Assistance	Free
Stop Payment Fee (per item/series)	\$10/item
Temporary Sheet of Checks (4 per page)	Free
Copy of Check - Online through It'sMe247 Online Banking or by Staff (Cashier's Check, Money Order, or Share Draft Check)	Free
Account Services	Fee
ATM/Debit Card Replacement - Instant Issue or Mailed	Free
ATM/Debit Card Replacement - Rush/Overnighted	\$30
ATM Transactions within Network	Free
Visa Gift Card Fee	Free
Cashier's Check or Money Order	Free
Travel Money Card - Purchase New Card (fee of \$2 for reloading will be automatically deducted from the card balance each time you reload)	\$7/card
Coin Processing	Free
Wire Transfer - Incoming Domestic	Free
Wire Transfer - Outgoing Domestic	\$20
Notary Services	Free
Statement Printed	Free
Account History Printing Between Statements	Free
ACH On Demand	\$10
Loans	Fee
Mortgage Discharge	\$35
Payoff Fax Fee	\$20
Subordination Agreement Processing	\$150
Skip-a-Payment (on qualifying loans)	\$35/loan
Loan Modification	\$500
Other	Fee
Foreign Conversion Fee	Up to 2% of Each Transaction in US Dollars
Business Account Checking Fee (based on volume)	\$0-\$17.50/month

Effective 8.1.24. This fee schedule is subject to change. To view our most up-to-date fee schedule, visit our website at www.circlefcu.org

Free Items Honored on a Reasonable Basis. Fee schedule valid for members only.