

**Concho Educators Federal Credit Union**  
**Rate and Fee Schedule - Effective September 1, 2009**

**Member Services**

New Membership	No Fee
Account Closure Fee - Checking & Savings	\$15.00 (if closed within 90 days of opening)
Check Orders (Personalized Checks)	\$15.80 + (depending on style of checks)
Excessive Opening of Account(s)	\$15.00
IRA / HSA Enrollment Fees	\$5.00
IRA / HSA Monthly / Annual Fees	No Fee
IRA / HSA Direct Transfer Fees	No Fee
	- Incoming
	- Outgoing
Safe Deposit Box - Annual Fee	\$25.00 each account
	3 X 5
	5 X 5
	5 X 10
	10 X 10
Safe Deposit - Drill Box	\$100.00 per occurrence
Safe Deposit Box - Duplicate Key Made	\$20.00 each

**CHECKING ACCOUNTS**

Advantage Checking	\$3.50 per month, Free Age >65
Choice Checking	\$6.00 per month
Value Checking	\$1.00 per month, Free w/E-Statements
Small Business Checking (DBA)	\$6.00 per month

**Electronic Services**

ACH Electronic Credit Transfer - initiated through E-Branch Plus	\$2.00 per transaction
ACH Electronic Debit Transfer - initiated through E-Branch Plus	\$5.00 per transaction
ATM, Debit Card, Credit Card - Initial Order	No Fee
	- 1st Replacement
	- 2nd Replacement
ATM Transactions at Concho Educators ATMs	No Fee (if using any CEFCU card)
ATM Transactions at Other Financial Institutions	\$0.75 per transaction (+ ATM Operator Fees)
Point-of Sale Transactions (POS)	No Fee
Automated Overdraft Transfers (Checking)	\$1.00 per transaction
Electronic Bill Pay	\$6.00 per month (included w/ Choice Checking)
E-Branch Plus - Internet Access	No Fee
E-Statements	No Fee
Non-Members at CEFCU ATMs	\$1.75 per transaction
Checks & Balances -Telephone Access	No Fee

**Teller Services**

Cash Advance - CEFCU MasterCard	No Fee
	- All other cards
	1% of transaction amount, \$2.00 minimum
Coin Fee (Loose or Rolled) - Coin Machine	3% Members, 10% Non-Members
Gift Cards (MasterCard)	\$2.50 each
Mail Receipt From Night Drop / Telephone Transfer	\$1.00 per Receipt Mailed
MasterCard Payments Made at CEFCU	\$5.00 per transaction
Night Drop	No Fee
Teller Checks	\$2.00 each; Choice Checking Account holders, \$1.00
Temporary Checks	\$1.00 per set of 4

**Accounting Services**

Account Activity Printout	\$1.00 per printout
Account Balancing Assistance / Account Research	\$20.00 per hour (1 hour min.)
Check Copy	\$3.00 each
Courtesy Pay Fee	\$27.00 per item (ACH, Checks, ATM, Debit Cards)
Non-Sufficient Fund Fee	\$27.00 per item (ACH, Checks, ATM, Debit Cards)
Dormant/Inactive Fee - Annual (Jan 1 - Dec 31)	\$5.00 per year per account
Excessive Share Transfers - Reg D Violations	\$1.00 per item (after 6 transfers per month)
Notice of Levy or Collection Items	\$20.00 per item or notice
Outgoing or Incoming FAX	\$1.00 per page
Quarterly Statement Fee - Mailed	\$1.00 per statement
Return Deposit/Check Fee	\$3.00 per item
Return Deposit/Check Fee -Abuse or Self	\$30.00 per item
Return Mail Fee	\$2.00 per item / notification
Statement Copy	\$3.00 per statement
Stop Payment Fee	\$25.00 per check series
Wire Transfers - Incoming	No Fee
	- Outgoing Domestic
	- Outgoing Foreign
	\$20.00 each
	\$40.00

**Lending Services**

Credit Card Balance Transfer Fee - Online	1% or \$10.00 min.
GAP Insurance	\$225.00
Loan Extension Fee	\$15.00 per extension