

# Concho Educators Federal Credit Union

## Rate and Fee Schedule - Effective October 1, 2021

### Member Services

New Member Fee	No Fee								
Excessive Reopening of Account(s)	\$15.00 (if reopened within 90 days of closing)								
Account Closure Fee - Checking & Savings	\$25.00 (if closed within 90 days of opening)								
Member's E-Checking	No Monthly Fee								
Member's Value Checking (Paper Statement)	\$3.00 per month								
Senior's Advantage Checking (Over 65 age)	\$2.00 per month								
Member's Choice Checking	\$6.00 per month								
Small Business Checking	\$5.00 per month (no Bill Pay)								
Business Checking	\$8.00 per month with Bill Pay								
Non-Profit Organizations E-Checking	\$3.00 per month (no Bill Pay)								
Non-Profit Organizations Value Checking	\$5.00 per month (no Bill Pay)								
Check Orders (Personalized Checks)	Catalogue Price								
IRA / HSA Enrollment Fees	\$5.00 per account								
IRA Monthly Fee	No Fee								
HSA Individual Monthly Fee	No Fee with E-Statement, \$2.00 Paper Statement								
HSA Family Monthly Fee	No Fee with E-Statement, \$2.00 Paper Statement								
IRA/HSA Annual Maintenance/Statement/Reporting Fee	\$5.00								
IRA Direct Transfer Fees - Incoming	No Fee								
- Outgoing	\$25 if payable to another financial institution								
Money Market Account	\$2,500 Minimum Balance								
6 Withdrawals Per Month - Free	\$5.00 per item (after 6 transfers per month)								
Safe Deposit Box - Drill Box	\$100.00 per occurrence								
Safe Deposit Box - Duplicate Key Made	\$20.00 each								
Safe Deposit Box - Annual Fee	<table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">3 x 5</td> <td style="width: 30%;">\$20.00</td> <td style="width: 30%;">5 x 5</td> <td style="width: 10%;">\$25.00</td> </tr> <tr> <td>5 x 10</td> <td>\$30.00</td> <td>10 x 10</td> <td>\$50.00</td> </tr> </table>	3 x 5	\$20.00	5 x 5	\$25.00	5 x 10	\$30.00	10 x 10	\$50.00
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### Electronic Services

Checks & Balances - Telephone Access	No Fee
E-Branch Account Access	No Fee
Mobile Banking Account Access	No Fee
E-Statements	No Fee
E-Branch ACH Debit/Credit Transfers (to/from another bank)	\$2.00 per transaction
Electronic Bill Pay	\$6.00 per month (included with Choice Checking)
Automated Overdraft Transfers (Checking)	\$2.00 per transaction
Debit Card, Credit Card - Initial Order	No Fee
- Renewal Card	No Fee
- Replacement (Lost, Stolen, PIN)	\$10.00 each (excessive)
Debit Card Point-of-Sale/PIN Transactions	No Fee
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)
International Currency Transactions & Cross Border Fees	Pass Thru Fees
Non-Members at CEFCU ATM's	\$2.95 per transaction

## Teller Services

Teller Checks - Choice Checking Members	\$1.00 each
- All Others & Businesses	\$3.00 each
Cash Advance - CEFCU MasterCard / Visa	No Fee
- All Other Cards	\$3.00 per transaction
Night Drop	No Fee
Night Drop / Telephone Transefer - Mail Receipt	\$1.00 per receipt mailed
Gift Cards (MasterCard)	\$5.00 each
Reloadable Travel Cards (Visa)	\$6.00 each
Temporary Checks	\$1.00 per set of 4
MasterCard/Visa Payments Made at CEFCU Offices	\$10.00 per transaction
Coin Machine / Rolled Coin Fee	3% Members, 10% Non-Members
Coin Machine / Rolled Coin Fee - Organizational Fund Raiser	3% with \$5 maximum per visit
Check Cashing Fee - Non Matching Funds or Loan Balance	\$5.00 each transaction
Change Order Fee - Non Member	\$2.00 each change order over \$20

## Accounting Services

Account Research / Account Balancing Assistance	\$25.00 per hour (1 hour min.)
Notice of Collection Items	\$25.00 per item or notice
Notice of Levy or Judgement or Court Order of Hold Items	\$50.00 per item or notice
Account Verification (Mortgage Loan)	\$5.00 per verification (\$20.00 for rush)
Outgoing/Incoming Scan or Fax	\$2.00 each (unlimited pages) free for Choice Checking
Photocopies	\$0.10 each (Black & White) \$0.25 each (Color)
Wire Transfers - Incoming	No Fee
- Outgoing Domestic	\$20.00 each
- Outgoing Foreign	\$40.00 each
Check Copy	\$3.00 each (two free copies per month)
Statement Copy / Activity Printout	\$3.00 per statement or printout (free-Choice Checking)
Non-Sufficient Fund Fee - Checks or ACH	\$30 per item (ACH, Checks, ATM, Debit Cards)
POS/Debit Card Negative Balance Fee	\$10 per item
Courtesy Pay Fee - Checks/ATM/Debit Card/ACH	\$30 per item
ACH - International Account Transactions (PayPal)	Pass through fees
Stop Payment Fee (Member Checks & Teller Checks)	\$15 per stop pay (free for Choice Checking)
Return Deposit/Check Fee	\$3.00 per item
Return Deposit/Check Fee - Abuse or Self	\$30.00 per item
Return Mail / Bad Address Fee	\$2.00 per item
Quarterly Bad Address Statement Fee	n/a
Excessive Share Transfers - Reg D Violations	\$1.00 per item (after 6 transfers per month)
Quarterly Savings Only Statement Fee - Mailed	\$1.00 per statement (no charge with E-Statements)
Below \$25 Par Fee > 6 months (unable to contact member)	\$25.00 or remaing balance, close account
Dormant/Inactive Accounts Over 3 years	No Fee

## Lending Services

GAP Insurance	\$425.00
Mechancial Breakdown - Route 66	Warranty Cost Quoted per Vehicle
Credit Card Balance Transfer Fee - On-Line	1% or \$10 min
Loan Extension Fee	\$15.00 per extension
Loan Title Work	\$75.00 per filing (only for extensive work by CU)
Lost Title Research & Release of Lien	\$10.00 current member, \$25.00 non-memeber