

CP Federal Credit Union - Fee Schedule

Effective 2/1/2012

SHARE DRAFT /CHECKING /ACH	
Kasasa Checking	Free
Choice Checking	up to \$6.95 / month
Golden Power Plus Checking - 1st year free	\$2.00 / month
Business Checking	\$5.00 / month
Copy of statement / draft / check or deposit per item	\$5.00
Overdraft/non-sufficient funds (NSF)	\$30.00
Stop payment on check	\$25.00
Stop payment on ACH	\$25.00
Overdraft transfer from another share	\$5.00
Returned items - deposited or cashed and returned for any reason	\$30.00
Returned mail (per item)	\$3.00

VISA CREDIT CARD	
Classic card annual fee	\$10.00
Gold, Platinum, Student card annual fee	Free
Replacement card	\$5.00
Copy of merchant receipt	\$12.00
Late payment	\$25.00
Over limit fee	up to \$25
Courtesy check stop payment	\$25.00
Returned Courtesy check	\$25.00
Returned payment	\$30.00
Rush raised limit	\$5.00
Copy of statement	\$5.00 per month

ATM & DEBIT CARD	
First card & PIN	Free
Replacement card & PIN	\$5.00
Copy of POS/Debit transaction	\$12.00
Unlimited monthly deposits	Free
Non member surcharge at CPFCU ATMS - non Co-op	\$2.00
Card rushed via mail service	Actual shipping costs

CHECKS	
Cashiers Check	\$3.00
Stop Payment - Cashiers Check	\$25.00
Starter Checks per page of 4 (Excluding new accounts)	\$1.00
Travelers Cheques per \$100.00	\$1.50
Travelers Cheques Gift Cheques - per item	\$1.50
Travelers Cheques Gift Cards - per item	\$3.00
Deposit of check drawn on foreign bank (US or foreign currency)	
--- Canadian checks	\$5.00
--- Non-Canadian checks	\$25.00

WIRE TRANSFERS	
Wire received by CPFCU	Free
Wire to financial institution within United States (free to GPC)	\$20.00
Wire to financial institution outside United States (free to GPC)	\$30.00

CP Federal Credit Union - Fee Schedule

Effective 2/1/2012

SAFE DEPOSIT BOXES	
3x5 Annual fee	\$15.00
5x5 Annual fee	\$20.00
3x10 Annual fee	\$25.00
5x10 Annual fee	\$40.00
10x10 Annual fee	\$75.00
15x10 Annual fee	\$100.00
Replacement key	At cost up to \$50
Re drill lock box	At cost up to \$250

OTHER FEES	
Individual Retirement Account (IRA) annual fee	\$10.00
Membership fee - one time to join	\$1.00
Garnishment fee - per item	\$50.00
Closed account within first 90 days of opening	\$10.00
Inactive fee	\$5.00 per quarter
Notary service - non member fee only	\$10 per signature
Reconciliation of Account - hourly fee	\$20.00
On-line Bill Payment per month	Free
Stop payment for online bill payment - per item	\$25.00