

## Schedule of Fees and Charges

Effective January 31, 2012

### MEMBERSHIP AND TELLER SERVICE

Membership Fee (one time only)	\$10.00
Reopening of Membership	\$25.00
Membership Account Closed within 90 days	\$25.00
Monthly Maintenance Fee	\$5.00

**There are four ways to make your account free of the monthly fee:**

Free with a Loan\*\*, or \$1,500 combined average balances\*  
OR e-Statements†, OR Direct Deposit, (full paycheck)  
OR under 18/over 65

Teller Check	\$3.00
Money Orders	\$2.00
NSF/Return item fee (paper or EFT)	\$29.00
Overdraft Advance	\$29.00
Holiday Saver Withdrawal	\$3.00
Outgoing wire (domestic)	\$20.00
Outgoing wire (international)	\$35.00
Wire Tracer/Amendments	\$40.00
Escheat fee (no activity for 3 years)	\$2.00
Inactive Account fee (no activity for 1+ years)	\$3.00 per month
Notary Service	\$10.00
Signature Guarantee	\$25.00
Excessive Saving Account Withdrawal (fee per item after four per month)	\$2.00
Return Mail fee (address change from post office)	\$3.00
Copy of Account Statement	\$3.00
Mail/Fax fee	\$1.00 each
Member requested mailed/faxed receipts, check copies, statements, etc. Large documents, at cost	
Rolled coin ordered/deposited, per roll	15 cents
Payment/Deposit by phone	\$3.00
Teller-assisted payments or deposits made over the phone (does not apply to transfers from CSLA-FCU checking/savings)	

† \$25 Minimum balance required for e-Statements.

\*Combined balances are the total of all suffixes (checking, savings, certificates, IRA, Holiday saver, etc.) under one account number. \*\*Loans with balances of \$1 or more. Excludes credit cards.

### BUSINESS SERVICES

The monthly maintenance fee for personal accounts does not apply to business accounts, all other fees above apply

#### Basic Business Checking

Minimum opening deposit	\$100
Minimum balance to avoid monthly fee	\$1,000
Monthly fee if minimum not met	\$8.00
Free Transactions (per month) after 50	50 50 cents
Cash ordered, per \$100	15 cents
Rolled coin ordered/deposited, per roll	15 cents
Bill Payer	FREE

#### Business Savings - FREE with Business Checking

Minimum opening deposit	\$25.00
Without Business Checking	
Minimum balance to avoid fee	\$250
Monthly fee if minimum not met	\$5.00

### ATM CARD SERVICES

ATM/Debit Card and PIN (New Accounts)	Free
Replacement Card (\$25 each after 3rd replacement)	\$10.00
PIN Replacement	\$5.00
Deposit Adjustment	at cost
Non-CO-OP ATM fee	\$1.00
For withdrawals, inquiries & transfers outside the CO-OP Network of ATMs	

### CHECKING ACCOUNT SERVICES

Check Printing Charges	at cost
Starter Checks for New Accounts per sheet	Free
With check order per sheet	Free
Without check order per sheet	\$4.00
Photocopy of Cleared check	\$3.00
Stop Payment (paper or EFT)	\$29.00
Special Handling	\$5.00
(checks requiring manual posting, per check)	
Automatic Overdraft from Savings or Line of Credit	\$1.00
Reopening Closed Checking Account (on approval)	\$10.00

### ELECTRONIC SERVICES

Online Banking	Free
Bill Payer Monthly Fee (Personal accounts)	Free
Mobile Banking	Free
One-time ACH transfer	\$5.00
(Free for regularly scheduled transfers)	

### MISCELLANEOUS

Record Recovery/Research (per hour)	\$25.00
Real Estate Demand	\$36.00
	or at cost
Verification of Deposit	\$10.00
Legal Processes (subpoena, levy, attachment per hour)	\$20.00
Rush orders	at cost
Directo A Mexico Transfer	\$5.00