communitychoice credit union

FEE SCHEDULE

Effective February 01, 2026

Savings and Checking

Incorrect Address	$5.00
Account Escheat	$50.00
Inactive Account (after six months)*	$5.00**
IRA Closing (applies only if all IRA designated funds are closed)	$25.00***
Membership Closing*	$5.00
Choice Checking	$5.95
A $5.00 monthly account service fee applies to members 18+ who have a savings only relationship with less than $500, no qualifying direct deposit, checking, CD, IRA, loan balance, mortgage, or credit card used within 35 days.	

Funds Transfer/Electronic Services

Manual ACH/Check Correction	$5.00
Wire - Incoming	No fee
Wire - Domestic Outgoing	$25.00
Wire - International Outgoing	$50.00
Additional e-Pay fees may apply for special services or misuse; for an outline of all applicable fees, please see the terms and conditions within the e-Pay system.	

ATM/Cards/Shared Branching

CO-OP ATM Transactions	Free
Non-CO-OP ATM Transactions (ea.)	$1.75
ATM/Debit/Credit Card Replacement (No fee for first two replacements in rolling 12-month period or if card is compromised by fraud, theft, or relinquished at a member center.)	$5.00
Express Delivery of ATM/Debit Card	$30.00
Shared Branch Usage (per transaction)	$5.00
International Debit Card Transactions	1% of purchase amount

Loan Payment Options

ACH Your Payment from Another Financial Institution	Free
Skip-a-Payment/Extension	$35.00
Debit Card, Apple Wallet, Google Wallet, PayPal or Venmo	$8.50
Express Cash (per application)	$25.00

NSF/ODP/Stop Payment

Non-Sufficient Funds - NSF (per returned item unpaid by CCCU)	$10.00
Overdraft Privilege - ODP (per paid item. No fee if either the paid item is less than $10 or resulting balance is less than $10 overdrawn.)	$30.00
Returned Deposit Item - RDI 1st Party (member deposits an item that is returned unpaid from an account for which they are also an owner or signer.)	$30.00
Stop Payment (ACH, e-Pay, money order, check)	$25.00
Stop Payment in e-Banking (checks only)	$10.00

Non-member Fees

Cashing Cashier's Checks greater than $100 drawn on us (ea.)..... $6.00

Cashing Member Checks greater than $100 drawn on us (ea.)..... $6.00

Cashing Money Orders greater than $100 drawn on us (ea.) $6.00

Coin Processing..... 10.00% of processed amount

Notary..... $6.00

Services

Balance Checkbook (per hour)	$25.00
Cashier's Checks (ea.)	$3.00
Check Orders (tax and shipping additional)	Varies by style and quantity selected
Copy of Cancelled Check (ea.)	$3.00
Copy of Statement (additional copies)	$5.00
Levies and Garnishments	$75.00
Money Order (ea.)	$2.00
Paper Statement* (free with Choice Checking)	$3.00
Printed Account History	$3.00
Safe Deposit Box Drill	$200.00
Safe Deposit Box Lost Key	$25.00
Temporary Checks (per page)*	$2.00
Coin Processing	5% of coin processed exceeding aggregate of $250 per calendar month.
Member Center Coin Purchase	$5.00/box or $0.10 per roll. No fee on first two rolls per week.

* These fees are excluded for members under 18.
** Excludes accounts that have $100 in checking or savings (combined), a loan balance, CD, or IRA.
*** Excludes accounts with a loan, mortgage, or credit card.

NCUA