

FEE SCHEDULE

Account Fees:

Cashback Free Checking	FREE
Chiefs Checking	FREE
Free Checking	FREE
Student Checking	FREE
(Automatically converts to a Free Checking account at age 25)	
Turning Point Checking	FREE
(Requires minimum pledged balance of \$100 in primary savings account)	
Interest Checking Minimum Balance Fee ¹	\$7.00 per month
(Monthly fee when an average daily balance drops below \$1,000)	
Investors Checking Minimum Balance Fee ¹	\$7.00 per month
(Monthly fee when an average daily balance drops below \$1,000)	
Loan Advantage Checking Minimum Balance Fee ¹	\$5.00 per month
(Monthly fee when average daily balance drops below \$500)	
Premier Checking Minimum Balance Fee ^{1,2}	\$9.00 per month
(Monthly fee when combined account balances under a single membership account balances drops below \$20,000 ³)	
Money Market Savings/IRA Minimum Balance Fee	\$10.00 per month
(Monthly fee if minimum balance drops below \$1,000)	
Select Money Market Savings/IRA Minimum Balance Fee	\$20.00 per month
(Monthly fee if minimum balance drops below \$25,000)	
Promotional Select Money Market Minimum Balance Fee	\$20.00 per month
(Monthly fee if minimum balance drops below \$25,000)	
Account Closed within 6 Months Fee	\$25.00 or balance
(Applies to Checking, Money Market or Savings Accounts. Promotional account closed within 6 months will be charged the amount of any incentives paid.)	
Overdraft/Insufficient Funds (NSF/UCF) Fee ³	\$28.00 per item
(Transaction Paid or Returned. Fee waived with Student Checking account.)	
Overdraft Transfer Protection Fee	\$5.00 per overdraft item paid
(Fee waived with Student Checking and Premier Checking account ⁴)	
Checkbook Reconciliation Fee	\$25.00 per hour
(Appointment required)	
Check Cashing Fee	\$1.00 per every \$100
(Fee when savings balance is less than \$100 and no checking relationships)	
Check Copy Fee	\$3.00
Check Printing Fee	varies by type and quantity
Returned Statement Fee	\$5.00 per quarter
Returned Deposit Item Fee	\$15.00 per item
Statement Copy Fee	\$3.00

ATM, Debit and Credit Card Fees:

Chiefs Debit Card Fee ⁴	\$10.00
Replacement Card Fee	First replacement free, \$5.00 thereafter
(Damaged or stolen cards not subject to fee)	
CommunityAmerica and CO-OP ATMs Fee	FREE
Non-CommunityAmerica and Non-CO-OP ATMs Fee ⁵	\$1.50
(Fee waived with Student Checking account ⁶)	

Online Banking Fees:

Online Banking	FREE
Online Bill Pay	FREE
Funds Transfer Express	\$9.95 per use
Popmoney Express	\$0.95 per use
Popmoney Request Money	\$0.50 per use
Bill Pay Electronic Express	\$9.95 per use
Bill Pay Paper Express	\$29.95 per use

Other Fees:

Stop Payment Fee	\$28.00 per item/\$28.00 per book
Dormancy Fee ⁷	\$5.00 per month
Savings Low Balance Fee	\$5.00 per month after one year open
(Low balance is considered less than \$100 in a savings account and no other account relationships)	
Outgoing Wire Transfer Fee	Domestic – \$25.00
	International – \$50.00
Federal Express Fee	\$15.00 weekday delivery
	\$30.00 Saturday delivery
Third Party Official Check Fee	\$4.00
(Free with Premier Checking)	
Returned Check on Loan Payment Fee	\$15.00
Loss Claim for Official Check Fee	\$20.00
Third Party Payment by Employee	\$5.95
Third Party Payment by Automated Phone Fee	\$2.50
Third Party Payment via Internet	\$2.00
Third Party Payment within Online Banking	FREE
Legal Processing Fee	\$50.00 per hour
Research Fee	\$25.00 per hour
Non-Member Check Cashing Fee	\$3.00
Foreign Currency Purchase	\$20 per order
Foreign Currency Buyback	\$20 per order

Insured by NCUA. | UFC 03/01/2021 | **1** Premier, Interest, Loan Advantage Cashback Free (3% cash back), and Investors Checking Products are no longer available for sale. **2** Combined balances include Checking, Savings, IRAs, Money Markets, CDs – Traditional and IRA, Investments from Financial Planning Services, Consumer Loans, First Mortgage, Home Equity Loans and Lines of Credit and Visa® Credit Card. **3** Overdraft/NSF/UCF fee may extend to checks, preauthorized debits, debit card point of sale (POS) transactions, ATM withdrawals or transfers, telephone transfers, in-branch withdrawals, online bill payments, internet banking transactions and any other transfers from your account including intra Credit Union transfers. Paid and returned Overdraft/Insufficient Funds (NSF/UCF) fees are limited to a total of six (6) per day using the date the transaction is posted to your account when applying this daily limit. You may be charged a separate fee each time a transaction is presented for payment, even if the transaction was previously presented and rejected. **4** One-time fee of \$10 will be charged if member requests Chiefs debit card for an account other than Student Checking account or Chiefs Checking account. **5** This fee may be charged separately for each transaction or balance inquiry, including individual charges for multiple withdrawals, deposits, or balance inquiries at the same ATM. **6** The fee will post to the Student Checking account and be refunded within 48 hours. **7** Dormancy fee applies to checking and savings accounts if no transaction activity for twelve (12) months.