



Effective May 1, 2018

**Deposit Account Fees**

ACH Fee	\$5.00 per transaction to/from other banks
Account Alert	\$35.00 per month
Account Research	\$35.00 per one hour minimum
Chargeback	\$10.00 per return item
Closed Account Fee	\$25.00 processing cost to close accounts opened less than 180 days
Dormant Accounts	No activity for 1 year and balance less than \$300- \$5 per statement
Excessive Withdraw Fee	\$3.00 per withdraw after your 6th on all savings accounts
Foreign ATM Fee	\$3.00 per transaction at any non-CFSB ATM
Overdraft	\$35 per item on consumer checking/savings, \$45 per item on commercial checking/savings & \$6 per day after 5th business day
Overdraft Protection Transfer	\$5.00 per transfer from savings or checking
Reconciliation of Statements	No charge for current month, older statements \$35 per hour
Returned Cash or Deposited Item	\$10.00 if re-deposited or cashed checks not picked up within 24 hours
Statement Copies	No charge for temporary statement, \$5 a month for previous ones, research fees may also apply
Stop Payment	\$35.00 per request

**Additional Services**

Cash Reserve Annual Fee	\$35.00 per year
CD Early Withdrawal Fee	\$35.00 per transaction
Certified Mail Fee	\$10 per item
Christmas Club Check Fee	\$3.00 per check issued
Collections	Incoming and Outgoing \$50.00
Consumer Loan Payment Book	\$15.00 on reorders
Foreign Check Processing Fee	\$20.00 per item
Loan Payment	\$5.00 ACH fee to other bank
Loan Payoff Letter	\$20.00 per request
Lockbox Drill Fee	\$175.00 for lost or stolen key
Lockbox Replacement Key	\$75.00 for lost or stolen key
Medallion Stamp	\$25.00 per request
Night Deposit Bags	Locking Bags \$25, Medium non-lock bags \$6, Small non-lock bags \$5
Official Check	\$6.00 per transaction
Process Levy/Garnishment	\$100 or balance
Safe Deposit Box Late Fee	\$10 for any safe deposit box that is 30 days past due
Wire Transfer Fees	Incoming \$20, Outgoing \$35, Foreign \$65