

Cheney Federal Credit Union

Fee Schedule (effective 6/1/2021)

IRA SHARE SAVINGS ACCOUNT FEES

Processing	\$15.00 one-time set up fee
------------	-----------------------------

CHECKING ACCOUNT FEES

NSF (Non-Sufficient Fund)	\$25.00/Per presented item (paid or returned)
Stop Payment	\$25.00/Request
Check Orders	Prices may vary depending upon style
Share Draft Checking Service	\$5.00/Month if minimum balance is not maintained
Share Draft Checking Overdraft/Transfer	\$5.00/Transfer from O/D Line of Credit or other account
Check Copy	\$2.00/Copy after first 5

OTHER SERVICE FEES

Cashier's Check	\$2/Check (1 free per month)
Money Order	\$1.00/Money Order
Return Mail	\$1.00/Statement
Account Research	\$25.00/Hour
Statement Copy	\$1.00/Copy
Deposited Item Return	\$5.00/Per presentment
Deposited Foreign Item Return	\$20.00/Item
Domestic Wire Transfer	\$20.00/Transfer
International Wire Transfer	\$40.00/Transfer
Escheatment Fee	\$75.00 after 3 years of dormancy
Account Closure	\$20.00/Account if closed within 6 months of opening
Replacement of Lost Card	\$5.00

SAFE DEPOSIT BOX

3" x 5" Box	\$20.00/Year
5" x 5" Box	\$25.00/Year
3" x 10" Box	\$35.00/Year
5" x 10" Box	\$40.00/Year
10" x 10" Box	\$65.00/Year
Replace One Lost Box Key	\$20.00
Drilling of Boxes	\$150.00

LOAN FEES

Mortgage Loan Late Fee: A payment over 10 days past due will receive an \$18.00 late fee	
Consumer Loan Late Fee: A payment over 10 days past due will receive a \$20.00 late fee per month past due	
Credit Report Fee	\$20.00

SHARE VALUE

Par Value of One Share	\$20.00
------------------------	---------

Rate Schedule: Share and Checking Accounts

SHARE TYPE	RATE	APY*
Share Savings	0.15	0.15
Share Draft Checking	0.05	0.05
Share IRA	0.45	0.45
Super Saver Share, less than \$2,500	0.15	0.15
Super Saver Share, \$2,500 - \$4,999	0.18	0.18
Super Saver Share, \$5,000 - \$24,999	0.20	0.20
Super Saver Share, \$25,000 - \$49,999	0.23	0.23
Super Saver Share, \$50,000 +	0.25	0.25

*APY = Annual Percentage Yield