



CHENEY FEDERAL CREDIT UNION

FEE SCHEDULE (EFFECTIVE 01/01/2023)

SHARE VALUE	
Par Value of One Share	\$20.00
CHECKING ACCOUNT FEES	
NSF (Non-Sufficient Fund)	\$25.00/Presented item (paid or returned)
Stop Payment (Check and ACH)	\$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	\$1.00/Transfer from O/D Line of Credit or other account
Check Copy	\$2.00/Copy after first 5
OTHER SERVICE FEES	
On Demand ACH Posting	\$10.00/Posting
Cashier's Check	\$5.00/Check (1 free per month)
Money Order	\$2.00/Money Order
Return Mail	\$1.00/Statement
Account Research	\$25.00/Hour
Statement Copy	\$1.00/Copy
Deposited Foreign Item Return	\$20.00/Item
Domestic Wire Transfer	\$20.00/Transfer
International Wire Transfer	\$40.00/Transfer
IRA One-Time Set Up Fee	\$15.00
Escheatment Fee	\$75.00 after 3 years of dormancy
Account Closure	\$20.00/Account if closed within 6 months of opening
VISA Gift Card	\$2.00 each
Replacement of Lost VISA Debit or VISA Credit 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	
Loan Payment by Debit Card Online	\$5.00/Payment
Loan Payment by Debit Card by Phone	\$10.00/Payment
Credit Report Fee	\$20.00
VISA Credit Card Late Fee	Up to \$18.00
Consumer Loan Late Fee: A payment over 10 days past due will receive a \$20.00 late fee per month past due	
Mortgage Loan Late Fee: A payment over 10 days past due will receive an \$18.00 late fee	

FREE SCHEDULE

The following are **FREE** products and services offered to our Members.

IN BRANCH SERVICES

Notary Public
Coin Counter (Main Branch Only)
Cookie Friday
Shared Branching
Savings Bond Redemption

FREE BASIC CHECKING

Online Bill Pay
Debit/ATM Cards
Instant Issue Debit Cards (upon approval)
Freeze/Unfreeze Debit Card

FREE ONLINE BANKING Featuring

Membership Matters
eAlerts
Online Bill Pay

FREE MOBILE BANKING APP

Remote Deposit Capture
Text Banking
Internal Accounts Funds Transfers

FREE CARD MANAGEMENT SERVICES

Freeze/Unfreeze Cards
eAlerts - Text & Email
VISA Purchase Alerts
Mobile App Card Alerts

VISA

No Annual Fee
ScoreCard Rewards Program
VISA Purchase Alerts
No Fee Balance Transfers
Freeze/Unfreeze VISA card

AND MORE...

eStatements
Holiday Club Savings Account
Automated Phone Banking System
NO Automated Phone Answering Service