



Communicating Arts Credit Union

FEE SCHEDULE

Effective January 1, 2010

This list updates the COMMON FEATURES section of the IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS disclosure as well as any other fee schedule previously produced by Communicating Arts Credit Union

Online Bill Pay	Free	Non-sufficient funds: applies to checks and electronic transactions, such as ATM withdrawals, Check Card transactions, and other pre-authorized withdrawals, whether or not the item is subsequently honored by us	\$25 (each item)
Debit MasterCard	No monthly fee	Courtesy Pay	\$25 (each item)
ATM withdrawals, transfers, balance inquiries, or point of sale transactions	No transaction fee through the Money Station or Pulse Network	Deposited checks returned unpaid	\$15
ATM card for accounts with Savings only (no checking)	\$2 monthly fee	Checking account reopened anytime after being closed by CACU	\$20
ATM withdrawals, transfers, balance inquiries, or point of sale transactions	\$.50 per transaction for withdrawals through the Money Station or Pulse Network; \$1.50 per transaction for withdrawals through the Plus Network	Stop Payments - all items	\$25
Replace ATM/ Debit MasterCard	\$10	Check Printing	Fee depends upon style of check
Change personal identification number (PIN) for ATM/ Debit MasterCard	\$5	Official Check	\$1 for checks made payable to third party
Forwarding address or returned mail (per occurrence)	\$5	Cashier's Check	\$1
Copy of statement (free with E-Statements)	\$2 each	Money Order	\$0.75
Copy of check (free through Internet Branch)	\$2	Domestic outgoing wire transfer	\$15
Overdraft transfer of funds from savings account to checking account	6 free/month (As allowed by Fed. Reg D)	Incoming wire transfer	Free
		International outgoing wire transfer	\$35
		Tax Lien or Garnishment processing fee	\$25
		Account research or balancing assistance	\$25 per hour
		Dormant account from share savings account:	\$1 per month
		Accounts with an aggregate savings balance of less than \$100, no other account relationships, and no activity within the last 6 months will be charged a dormant account fee. This fee does not apply to members under age 18.	



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