



FEE SCHEDULE

Effective March 1, 2011

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

Online Bill Pay	Free
MasterMoney Check Card (for accounts with Savings & Checking)	No monthly fee
ATM withdrawals	6/mo. free Additional \$1 each
ATM balance inquiries	\$0.50 each
ATM transfers Point of sale transactions	No transaction fee
MasterMoney ATM card (for accounts with Savings only)	\$2 monthly fee
ATM withdrawals ATM balance inquiries ATM transfers Point of sale transactions	\$0.50 each
ATM Deposits	Free
Replace MasterMoney ATM or Check Card	\$10
Change personal identification number (PIN) for MasterMoney ATM or Check Card	\$5
Incomplete or missing mailing address	\$5/month
Copy of statement	\$2 each / free with <i>E-Statements</i>
Copy of check	\$2 each / free through <i>Internet Branch</i>
Transfer of funds from savings to checking:	Limit 6 per month (per Federal Reg. D)
• Transfers made through Internet Branch, Mobile Branch, or Shared Branching	Free
• Transfers for checking overdraft protection	\$2 for each occurrence

(**BOLD** indicates change; see reverse side for additional information)

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	\$28 (each item)
Courtesy Pay	\$28 (each item)
Deposited checks returned unpaid	\$18
Checking account reopened any-time after being closed by Communicating Arts Credit Union	\$20
Stop Payments - all items	\$28
Check Printing	Fee depends upon style of check
Official Check	\$1 for checks made payable to third party
Cashier's Check	\$1
Money Order	\$0.75
Domestic outgoing wire transfer	\$15
Incoming wire transfer	Free
International outgoing wire transfer	\$35
Tax Lien or Garnishment processing	\$25
Account research or balancing assistance	\$25 per hour
Checking inactive for 120 days	\$2 per month
Dormant account:	\$2 per month

An account is dormant if for six months, no withdrawals or deposits, other than credited dividends, have been made to the account. The fee will be charged if the aggregate balance is under \$100, you are over age 18, and you have no other account relationships with us.