

Membership/Savings Account	Fee
Minimum Balance Fee	Free
Overdraft Transfer from Any Share Account	Free
Overdraft Transfer from Line of Credit Loan or Visa Credit Card	Free
Paper Statement Mailed to Members Age 18-64	\$2/statement
Dormant Account - Fee assessed after 12 months of inactivity	\$10/month
Escheated Funds Processing	\$100
Tax Levy/Garnishment or Withholding Processing	\$50/occurrence
Account Legal Research (including Subpoenas, Attorney Requests) - 1 Hour Minimum	\$100/hour
Rewards Checking Account	Fee
Minimum Balance Fee	Free
Non-Sufficient Funds (NSF) Fee	\$21/item
Courtesy Pay Fee	\$21/item
Account Reconciliation/Balancing Assistance	Free
Stop Payment Fee (per item/series)	\$10/item
Temporary Sheet of Checks (4 per page)	Free
Copy of Check - Online through It'sMe247 Online Banking or by Staff (Cashier's Check, Money Order, or Share Draft Check)	Free
Account Services	Fee
ATM/Debit Card Replacement - Instant Issue or Mailed	Free
ATM/Debit Card Replacement - Rush/Overnighted	\$30
ATM Transactions within Network	Free
Visa Gift Card Fee	Free
Cashier's Check or Money Order	Free
Travel Money Card - Purchase New Card (fee of \$2 for reloading will be automatically deducted from the card balance each time you reload)	\$7/card
Coin Processing	Free
Wire Transfer - Incoming Domestic	Free
Wire Transfer - Outgoing Domestic	\$20
Notary Services	Free
Statement Printed	Free
Account History Printing Between Statements	Free
ACH On Demand	\$10
Loans	Fee
Mortgage Discharge	\$35
Third Party Payoff Request	\$20
Subordination Agreement Processing	\$150
Skip-a-Payment (on qualifying loans)	\$35/loan
Loan Modification	\$500
Other	Fee
Foreign Conversion Fee	Up to 2% of Each Transaction in US Dollars
Business Account Checking Fee (based on volume)	\$0-\$17.50/month

Effective 1.1.25. This fee schedule is subject to change. To view our most up-to-date fee schedule, visit our website at www.circlefcu.org

Free Items Honored on a Reasonable Basis. Fee schedule valid for members only.