

## Business Fee Schedule



### **Credit Union Membership**

Membership Share	\$5.00 par value
Close Account within 3 mo.	\$5.00

### **Checking Account Fees**

Checks	Prices vary by style
Items returned unpaid	\$35.00 per item
Paid Overdraft Fee	\$20.00 per overdraft
Stop Payment Fee	\$25.00 per item

### **Account Information**

Account Reconciliation	\$20.00 per hour (1 hour min)
Check Copy	\$3.00 per item
History Printout Fee	\$5.00
Statement Copy Fee	\$5.00 per statement
Verification of Deposit	\$25.00

### **VISA Debit Card, ATM, Gift Card Fees**

Card Re-issue Fee	\$2.00 per card
Nonsufficient Funds	\$35.00 per transaction
POS w/ATM card transactions	\$1.00 per transaction
Transaction at non-CPFCU ATM	\$1.00 per transaction
International Assessment Fee	1% of transaction
Rush Order Fee	At cost, up to \$75.00
Visa Gift Card Fee	\$2.00

### **Wire Transfers – Domestic Only**

Bank to Bank Wire Transfer	\$25.00 per transfer (outgoing) \$5.00 (incoming)
----------------------------	--

### **Miscellaneous Services**

Copy Service Fee	\$0.10 per page
Fax Service Fee	\$2.00 per page
Notary Fee	\$2.00 per item

### **Safe Deposit Boxes**

3 x 5 – Small	\$35.00 per year
3 x 10 – Medium	\$60.00 per year
5 x 10 – Large	\$85.00 per year
10 x 10 – Extra Large	\$135.00 per year
Replacement Key	At cost
Box Drilling	At cost

### **Other Service Fees – Applicable to all accounts**

Account Research Fee	\$10.00 per ½ hr (½ hr min)
Deposited Item Return Fee	\$10.00
Foreign Check Fee*	\$22.00
Inactive Account Fee**	\$7.00 per month
Insufficient/Incorrect Address	\$1.00 per statement return
Items Returned Unpaid	\$35.00 per item
Money Market Withdrawal Fee	\$5.00 per withdrawal exceeding 6 per month
Paid Overdraft Fee	\$20.00 per overdraft
Stop Payment Fee	\$25.00 per request
Tax Levy Processing Fee	\$100.00
Garnishment Processing Fee	\$100.00

### **Legal Research**

Clerical	\$20.00 per hour
IT Support	\$25.00 per hour
Supervisor	\$25.00 per hour
Copies	\$0.25 per page

### **Payment Orders**

Official/Teller Check Fee	\$2.00
No stop payment may be placed. Payable to 3 <sup>rd</sup> party	

### **Bill Pay Fees (Digital Banking)**

Returned Item Fee***	\$20.00 per item
----------------------	------------------

\*Plus Federal Reserve Special Collection Fees if applicable

\*\*Fee assessed after one year if there is no activity on the account and the balance is under \$300.00. No fee is assessed if there is activity on subsidiary accounts.

\*\*\*Fee is charged by the vendor to Cedar Point and is passed on to you in addition to any returned item fee charged by Cedar Point (see above)

Fees reviewed November 7, 2024

Cedar Point Federal Credit Union  
22745 Maple Road, Lexington Park, MD 20653  
(301) 863-7071 | cpfcu@cpfcu.com