



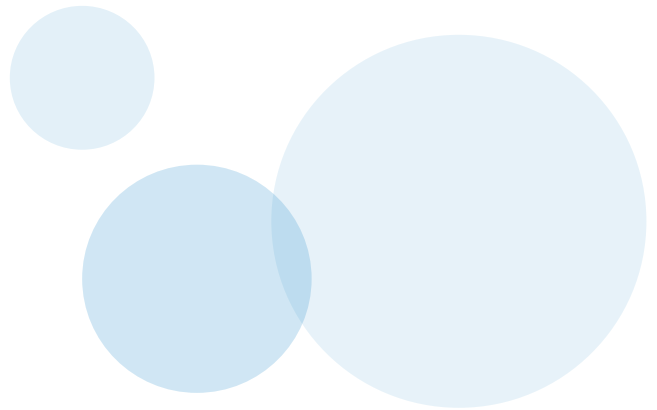
CROSSPOINT
Federal Credit Union

Service Charge/Fee Schedule

Effective as of January 1, 2019

SERVICE	FEE
ACH — Debits Returned Due to Insufficient Funds	\$25
ACH Stop Payment	\$12
ACH/ATM Transactions causing a negative balance	\$25
Closed Account Fee	\$5
Dormant Account Maintenance/Quarter	\$5
Microfiche Copy of Closed Account	\$5
Official Check Stop Payment	\$30
Redeposited Item	\$10
Returned Checks — Insufficient Funds Fee	\$25
Returned Mail — Change of Address Fee	\$5
Statement or Record Copy / Photocopy of CU Check	\$2
BILL PAYMENT SERVICES	
Bill Payment Monthly (Flagship Plus & Plus 50 Checking)	Free
Inactive Home Banking (no log-in for 90 days) (monthly)	\$3
Monthly (Regular/Student Checking)— Fee Waived if daily available balance over \$500 for statement cycle.	\$6
CHECKING (SHARE DRAFT) ACCOUNTS	
ATM Fee (per transaction in excess of account type)	\$1
Bill Payment Overdraft (per item)	\$25
Check Deposited and Returned to Credit Union (NSF)	\$25
Check Photocopies	\$5
Check Stop Payment Order	\$12
Checking Account Balancing (1 Hour Min.)	\$30

SERVICE	FEE
Courtesy Pay Fee (per item)	\$34
Each Additional Hour	\$20
Excessive Transactions (Regulation D Limit)	\$5
Flagship Plus 50 Checking Fee (monthly)	\$4
Flagship Plus Checking Fee (monthly)	\$6
HSA Fee (monthly) — Waived if there is an active checking account with 5 or more POS transactions per month and at least \$500 in Direct Deposit per month	\$5
Insufficient/Uncollected Funds Fee	\$25
Manual Check Overdraft Transfer (per item)	\$7
Mortgage Loan Subordination	\$100
Non-CPFCU ATM Fee (excluding Sum/CO-OP®)	\$1
Official/Teller Checks (3 rd party payees)	\$2
Overdraft Transfer Fee (per item)	\$7
Reissue ATM/Debit Card (Lost Card)	\$5
Rush Order ATM Debit Card	\$25
MISCELLANEOUS SERVICES	
IRA Account Closing	\$25
Personal Appearance Fee for Legal Matters	\$150



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