



203 Nash Street
 Hot Springs, AR 71913
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Schedule of Fees and Charges	
Effective 2023	
Club Account Withdrawal Fee <small>(1st 2 w/d's - account closed at 3rd w/d)</small>	5.00
Abused Account closures	15.00
Early Membership Closures <small>(closed within 90 days of joining)</small>	15.00
Excessive Share Savings Withdrawal <small>(per withdrawal over 4 a month)</small>	6.00
Returned Statements <small>(per returned statement)</small>	5.00
Dormant/Inactive Accounts <small>(per month, for balances below\$200 & no activity for one year)</small>	5.00
Deposited Items Return NSF	32.00
ACH Rejection	5.00
ACH Origination <small>(Non Recurring handled by CFCU personnel)</small>	5.00
NSF - Per Item <small>(checks,withdrawals:in-person, ATM or other electronic means)</small>	32.00
Stop Payment	32.00
Transfer fee	1.00
Check Cashing Fee <small>(Fee waived with active membership)</small>	5.00
Check/Substitute Check Copies	3.00
Statement/Account History <small>(per month printed)</small> 55+ free	5.00
Account Research Reconciliation <small>(per hour, \$15.00 min)</small>	25.00
ATM Transactions <small>(ATM not owned by CFCU, each transaction)</small>	1.00
ATM/Debit Card Replacement	15.00
Lost/Stolen Credit Card	15.00
Rush Card Replacement	50.00
Debit PIN Replacement	5.00
Express Mail Delivery	25.00
Document Fax- Per Page -NON Member fee	1st page - 2.00
	Each add'l page .50
Document copy	1st page - 1.00
	Each add'l page .50
Credit Union Checks <small>(Checks payable to third party)</small>	3.00
Money Orders	1.00
Outgoing Wire Transfers	20.00
Incoming Wire Transfers	10.00
Foreign Wire Transfers	40.00
Verification of Accounts	5.00
Loan Extension	25.00
Garnishment/Levy	75.00
Loan Application Fee - no Collateral	25.00
Loan Application fee - Collateral	50.00
HELOC Loan application fee	100.00
Credi/tDebit Card Payments	\$3.00 per \$100.00
Notary Fee (non-member)	5.00
CARFAX Report	29.95
Loan Payment Book	5.00
Loan Payment Skip	25.00