

# Business Fee Schedule

Effective August 13, 2008

## Thank you for choosing CFE Federal Credit Union!

We appreciate having the opportunity to serve you. At CFE Federal Credit Union, our promise is to always be there with each step along your financial path.

### Complimentary Services

**With your \$10 membership fee and \$5 in business share savings, you receive the following FREE services:**

- Free use of CFE ATMs including offsite locations
- Notary service
- Travelers checks (individual)
- No fee for transfers by MATT Web, MATT Phone, or Mobile MATT
- Online Bill Payer is FREE. Please note that an inactivity fee of \$6.95 will be charged if bill payer has not been used to pay at least one bill during the previous 90 days per suffix enrolled.

### Convenient Business Options

*\$100 minimum balance required to open each checking account.*

#### Business Checking

Monthly service fee .....	\$7.50
75 FREE combined transactions <sup>1</sup> (each statement cycle)	
Each excess transaction.....	\$0.25

#### Business Checking Plus

Monthly service fee if balance below \$7,500 .....	\$15
150 FREE combined transactions <sup>1</sup> (each statement cycle)	
Each excess transaction.....	\$0.25

#### Business Non-profit Checking

No fees

#### Business Money Market Account

Opened with \$1,000 and earns dividends with \$50 minimum balance.

*<sup>1</sup> Item processing charge includes check writing, deposits, deposited items, ACH transactions, Shared Branching and Bill Payer.*

If you have any questions or need additional information, visit [mycfe.com](http://mycfe.com) or call our Member Service Center:

**407-896-9411 or 800-771-9411, option 3**



Your present. Your future. We're here.™

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## General Fees

Account closed within 6 months .....	\$3.00
Account History copy .....	\$4.00
Additional account set-up fee .....	\$3.00
Check card/ATM card transaction research.....	\$10.00
Check or Statement copy .....	\$3.00
Check orders.....	prices vary; subject to change without notice
Courtesy Pay overdraft.....	\$30.00
Express mail .....	\$20.00
Foreign check collection .....	\$35.00
Garnishment/levy services.....	\$50.00
Gift checks .....	\$2.50
Loan application fee (based on loan type) .....	up to \$50.00 (Mortgage origination or refinancing fee disclosed upon application)
Minimum share balance fee.....	\$5.00/month (This monthly fee is waived if you have ANY of the following: An open line of credit with CFE, a CFE credit card or loan, \$250 cumulative average daily balance in checking, savings, IMMA, or combined deposits)
Money Orders .....	\$2.00
Non-member returned item.....	\$7.50
Nonsufficient funds.....	\$30.00 (Returned check, ATM, ACH or Check Card or Visa® overdraft)
Official Check .....	\$3.00
Overdraft protection from share account .....	\$3.00 (Limited by Regulation D)
Reconciliation service – per hour .....	\$15.00 (Research fee waived if error was made by credit union)
Returned mail/invalid address .....	\$5.00
Stop payment/pre-authorized item or check.....	\$15.00
Stop payment series .....	\$30.00
Travelers Checks for two .....	\$1.00 per \$100 purchase
Verification of deposit/mortgage payoff .....	\$10.00

## Wire Transfers

Incoming.....	\$7.50
Outgoing (domestic) .....	\$20.00
Western Union® Quick Cash (non-domestic) .....	\$55.00
Outgoing (non-domestic) .....	\$50.00
Non-domestic wire message .....	\$25.00

## Non-CFE ATMs

Deposits (if available).....	\$1.55
Withdrawal/transfer .....	\$1.25
Balance inquiry.....	\$0.65 (ATM owner/operator may charge additional fees [surcharge])

## Miscellaneous Business Fees

Correspondent CU money order (U.S.....)	\$20
Correspondent CU money order (International).....	\$55

Certain charges subject to change without notice.

