

# Fee Schedule

EFFECTIVE APRIL 1, 2018

## The Credit Union Difference

CFE Federal Credit Union is a member-owned, not-for-profit financial cooperative. We offer comprehensive financial solutions to help members achieve their financial goals. We exist solely for the benefit of our members, and we return our profits to them in the form of highly-competitive loan rates, higher savings rates, and lower fees. Our mission is to help you reach your financial goals. Our commitment to personalize member service shows in everything we do.

## Contact Us

Main: (407) 896-9411  
Toll-Free: (800) 771-9411

## Connect

Email: [info@mycfe.com](mailto:info@mycfe.com)  
Website: [mycfe.com](http://mycfe.com)  
[facebook.com/mycfe](https://www.facebook.com/mycfe)  
[twitter.com/mycfe](https://twitter.com/mycfe)  
[instagram.com/mycfe](https://www.instagram.com/mycfe)

Rev. 4/18

## 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 share savings, you receive the following FREE services:**

- Use of CFE ATMs including offsite locations
- Notary service
- No fee for transfers by Online Banking, mobile banking, or telephone banking
- Online Banking with free mobile apps
- Mobile Banking with Mobile Check Deposit

If you have any questions or need additional information, visit [mycfe.com](http://mycfe.com) or call our Contact Center at (407) 896-9411 or (800) 771-9411



Federally insured  
by NCUA



## General Fees

ACH originated return .....	\$15.00
Check or statement copy .....	\$5.00
Check orders .....	prices vary; subject to change without notice
Courtesy Pay overdraft .....	\$35.00
Debit card replacement .....	\$5.00
<i>3 free replacements per calendar year</i>	
Escheated account .....	\$50.00
Express mail or card delivery .....	\$25.00
Foreign check collection .....	\$35.00
Foreign currency .....	\$15.00
Garnishment/levy services .....	\$100.00
International service fee .....	3%
Late fees consumer/real estate loans..5% pymt, min \$5.00	
Loan application fee (based on loan type).....	up to \$45.00
<i>Mortgage origination or refinancing fee disclosed upon application</i>	
Membership fee .....	\$10.00
Minimum share balance fee .....	\$7.50 per month
<i>This monthly fee is waived if you have ANY of the following: An open line of credit with CFE; an active CFE credit card or loan; \$250 cumulative average daily balance in checking, savings, money market account, or combined deposits; direct deposit to savings or checking (\$500 monthly aggregate requirement); or if you are under age 23.</i>	
Money orders .....	\$5.00
New dormant accounts .....	\$10.00 per month
<i>Fee applies after 12 months with no financial activity</i>	
Non-member charge back returned items .....	\$15.00
Nonsufficient funds .....	\$35.00
<i>Returned check, ATM, ACH or debit card, or Visa® overdraft</i>	
Official check .....	\$5.00

Online Bill Payer inactivity fee .....	\$8.00
<i>This fee is assessed if Bill Payer is not used to pay at least one bill within a 90-day period</i>	
Overdraft protection from share account .....	\$3.00
<i>Limited by Regulation D</i>	
Reconciliation research service .....	\$20.00 per hour
<i>Research fee waived if error was made by credit union</i>	
Returned mail/invalid address .....	\$5.00
Safe Deposit Box Annual Rental:	
3 x 5 =	\$40.00
3 x 10 =	\$60.00
5 x 10 =	\$80.00
10 x 10 =	\$125.00
Safe Deposit Box drilling .....	\$150.00
Safe Deposit Box key replacement .....	\$5.00
Skip-A-Pay .....	\$15.00
Stop payment/pre-authorized item or check .....	\$25.00
Temporary checks .....	\$3.00/sheet
Verification of deposit/mortgage payoff .....	\$10.00

## Wire Transfers

Incoming .....	\$10.00
Outgoing (domestic) .....	\$30.00
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) .....	\$1.75
Withdrawal/transfer .....	\$1.75
Balance inquiry .....	\$1.75
<i>ATM owner/operator may charge additional fees (surcharge)</i>	
<i>Certain charges subject to change without notice.</i>	