



Civil Service Employees Association Credit Union, Inc.

Fee & Service Charges

Effective 02/01/2016

Share (Savings) Account Fees

- Open Personal Account \$5.00
- Open Youth Account \$5.00
- Account Research (per hour) \$30.00

Share Draft/Transaction Account Fees

- Open Share Draft Account \$15.00
- Stop payment orders (per item) \$35.00
- NSF check return fee \$35.00
- Check Copy \$5.00
- Account reconciliation (per hour) \$25.00
- Cleared NSF Fee (24hr courtesy) \$10.00

Returned Deposit Fees (Check or ACH)

- Returned deposit(s) or cashed items \$35.00

Special Savings Account Fees

- Christmas Savings \$5.00
Withdrawals before maturity (Nov. 1st)
- Vacation Savings \$5.00
Withdrawals before maturity (May 1st)

Monthly Fees

- Payroll/Direct Deposit No Fee
- Monthly Fee on draft accounts \$5.00
(Waived with payroll/direct deposit)
- Accounts with \$1000 in savings No Fee

Check Cashing Fees

- Cashing of a verified check when the amount is greater than funds available in account \$2.00

Money Order Fees

- Money orders up to \$499.00 \$1.00
- Money orders \$500+ \$2.00

Cash Disbursement

- Maximum daily limit of \$1000

Loan Fees (Non-Refundable)

- 5% of the installment payment if ten (10) days late
- Payroll advance application fee \$15.00
- Payroll advance non-payment penalty \$35.00
- Loan Processing Fee \$50.00
(Waived with share draft account/direct deposit)

ATM Fees

- Deposits (5 day hold) \$2.00
- Card Replacement (ATM or Debit) \$15.00
- Withdrawals \$1.50
- Inquiries \$1.00
- Incomplete transactions (per time) \$1.00

Other

- Check by phone (\$100.00 min.) \$1.00
- Statement reprints per month \$2.00
- Letters of verification \$5.00
- Returned Mail \$5.00
(non-notification of address change per returned item)
- Photocopying per page \$3.00
- Dormant savings account \$5.00
(Per month after 1 year with no activity)
- Escheat Fee \$30.00
- Account below \$200 pay withdrawal fee \$0.95
- Notary Services Free

Touch Tone Teller (Information Line) 216-420-8627

- No fee to access 24 hour information

Note:

Additional SERVICE CHARGES & FEES may be assessed depended upon the service(s).

All fees/services charges are subject to change without notice