



Description	Effective as of 8/15/2018	Additional Information
Checking Accounts		
Non-Sufficient Funds (NSF) Return (per item)	\$30	NSF can be created by check, in-person withdrawal, ACH or other electronic means.
Overdraft (per item)	\$30	Overdraft can be created by check, in-person withdrawal, ACH or other electronic means, and your one-time debit card transactions.
Overdraft Protection Transfer (per item)	\$5	
Overdraft Protection Transfer from LOC (per item)	\$5 + interest	See loan agreement for additional details.
Stop Payment (per series)	\$27	
Monthly Maintenance	\$0 to \$15	Varies according to checking product. See account characteristics for more details.
Excess Number of Transactions (per item)	\$0.20	100 to 300 transactions free per month depending on checking product. See account characteristics for more details.
Excess Cash Withdrawn/Deposited (per \$100)	\$0.10	\$2,000 to \$5,000 cash withdrawn/deposited free per month. Varies according to checking product. See account characteristics for more details.
Excess Checks Deposited (per item)	\$0.20	100 to 300 deposited checks free per month depending on checking product. See account characteristics for more details.
Deposited Item Return Fee	\$10	
Wires		
Outgoing Domestic	\$18	
Outgoing Foreign	\$40	
Incoming Domestic & International	\$10	
Business Online Banking		
All fees post by the 15th of the next month		
ACH Originations		
ACH Monthly Maintenance	\$25	
ACH Credits/Debits	\$0.15	
Same Day ACH Credits/Debits	\$0.50	
Per File	\$5	
Wires		
Outgoing Domestic	\$15	
Outgoing Foreign	\$32	
Bill Pay	\$2	First 10 per month free
Other Services		
Lifetime Membership	\$5	
Money Order (each)	1 free per day per member, then \$3 each	
Cashier's Check (each)	1 free per day per member, then \$5 each	

ACH Returns	\$5	
Returned Mail Processing	\$5	
Collection Item		
Domestic	\$20	
International	\$40	
Inactive Account	\$5	<p>An organization is exempt from all monthly Inactive Account fees if the tax reported owner has any of the following relationships as of each month-end:</p> <ul style="list-style-type: none"> a) Has an open certificate b) Has an open IRA Savings account c) Is using wealth management services d) Has an open loan with a balance e) Has made any type of deposit or withdrawal on any of their deposit accounts in the past 365 days. <p>If an exemption does not apply, the inactive savings, checking, and money market accounts will be subject to the Inactive Account fee. Inactive is defined as not having a deposit or withdrawal for 365 days.</p>
Abandoned Unclaimed Property	\$50	<p>Assessed June 30 on inactive accounts considered abandoned when (for 36 consecutive months prior to the fee assessment) no accountholder-initiated deposits, withdrawals, or transfers occur; no deposit or loan accounts are opened; the accountholder has not otherwise contacted the Credit Union (verbally or in writing) requesting that the account remain open.</p>
Copies (Checks, statements, etc.) each	\$2.50	
Exchange Foreign Currency (each)	\$5	
Research & Reconciliation (per hour)	\$25	
ATM withdrawals on non-Columbia CU or non-Co-Op network ATMs	\$1	
3rd Party Payoff Request	\$25	
Levy/Garnishment Processing	\$40	
Check Cashing	1%	<p>Free when</p> <ul style="list-style-type: none"> a) savings is more than \$50 or b) accountholder has other CCU accounts