



Description	Effective as of 04/01/2018	Additional Information
Savings Accounts		
Monthly Maintenance	\$0 to \$3	Varies according to savings product. Please see account characteristics for more details.
Excess Number of Withdrawals (per item)	\$0 to \$0.50	Varies according to savings product. See account characteristics for more details.
Check Cashing	1%	Free for Checks a) Under \$100 or b) When savings is more than \$50 or c) When member has other CCU accounts
Checking Accounts		
Non-Sufficient Funds (NSF) Return (per item, per presentment)	\$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 (after opting-in to discretionary courtesy pay) 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 \$10	Varies according to checking product. See account characteristics for more details.
Number of Withdrawals	Unlimited	
Deposited Item Return Fee	\$10	
Wires		
Outgoing Domestic	\$18	
Outgoing International	\$40	
Incoming Domestic & International	\$10	
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	
Returned Mail Processing	\$5	
Collection item		
Domestic	\$20	
International	\$40	

Inactive Account	\$5	An individual member is exempt from all monthly Inactive Account fees if they are the tax reported owner for any of these relationships as of each month-end: 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. 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.
Abandoned Unclaimed Property	\$50	Assessed on inactive accounts considered abandoned when (for 36 consecutive months prior to the fee assessment) no member-initiated deposits, withdrawals, or transfers occur; no deposit or loan accounts are opened; the member has not otherwise contacted the Credit Union (verbally or in writing) requesting that the account remain.
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	
Skip Loan Payment	\$30	
Levy/Garnishment Processing	\$40	
External Transfer	\$3 1%	Next-day delivery for amounts \$10-\$300 Next-day delivery for amounts \$300.01-\$2,000
Request Money	\$0.50	
Pay People	\$3 1%	Next-day delivery for amounts \$10-\$300 Next-day delivery for amounts \$300.01-\$2,000