

RATE & FEE SCHEDULE



VERTICAL CHECKING ACCOUNT

Accounts	Dividend Rate %	Annual Percentage Yield	Min Opening Balance	Min Balance to Receive Dividends	Dividend Compounded & Credited	Dividend Balance Method	Monthly Service Fee
VERTICAL CHECKING	-	-	\$10	-	-	-	-

Member Share: \$5.00 Par Value
(Purchase and Maintain 1 Share)

Vertical Account Fees	
Overdraft Transfer	\$3.00 per transfer
NSF/Overdraft Fee	\$10.00 per instance
Check Copies	\$2.00 each
Stop Payment	\$10.00 each
Printed Checks	Price varies depending on style

Electronic Funds Transfers	
ATM Replacement Card	\$10.00 each
ATM Replacement PIN	\$5.00 each
Wire Transfer Fee (incoming)	\$6.00 per transfer
Wire Transfer Fee (outgoing)	\$15.00 per transfer

Other Service Fees	
Account Reconciliation	\$25.00 per hour
Account Research	\$25.00 per hour
Statement Copy Fee	\$2.00 per page
Deposited Item Return Fee	\$10.00 per item
Dormant Account (24 months/under \$150)	\$10.00 per month
Legal Process Fee (garnishments, tax levies)	\$35.00
Account Closure	\$10.00 (if closed within first 6 months)
Returned Mail	\$5.00 per item
Balance Verification (faxed)	\$5.00
Collected Funds Verification	\$5.00
Account Transaction History	\$1.00 per page
Hold Statement	\$5.00 per hold
Foreign Currency Purchase	\$12 FedEx Fee (per \$5,000 US)
Cashier's Check	\$3.00
Money Orders	\$2.00

TRUTH IN SAVINGS DISCLOSURES

Account Requirements
<ul style="list-style-type: none"> • Direct Deposit of entire paycheck is required* • Accounts opened on approval • Account holder cannot have any previous history of prior loss with CCCU • ChexSystems and/or Equifax report indicating no prior fraud abuse

*If after 45 days no Direct Deposit starts or if Direct Deposit is stopped at anytime, CCCU may close your account.

**See the Membership and Account Agreement.
New account incentives received by the member exceeding \$10 are subject to IRS 1099-INT reporting.

Account Requirements
<ul style="list-style-type: none"> • No ATM deposits allowed • No check cashing privileges • No Mobile Deposit Access • No International or collection services available • This is not a dividend bearing account • All checks deposited will be credited to your savings account with a 5 business day hold • Reg CC guidelines will apply to all government checks and cashiers checks** • No external transfers in Online Banking • No Zelle Access

*This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your accounts held at Consolidated Community Credit Union. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Service Pricing Schedule and acknowledges that it is a part of the Membership and Account Agreement. Consolidated Community Credit Union, CCCU and CCCU Cascade are all trade names of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union and shares held at each office are not separately insured.

www.consolidatedccu.com
503.232.8070 | 800.444.8115

