

SCHEDULE OF FEES AND CHARGES

LIMITS and FEES – The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

Account Activity Printout	\$1.00 per page
Account Balancing/Research Assistance	\$10.00
Account Maintenance Fee	\$5.00
<i>Monthly fee will be assessed to your share account if your share (savings) account falls below \$50.00 at any time. Exemption: Ages under 19 and those 60 and over.</i>	
ATM Card Fee	\$10.00
<i>First initial card is FREE. Shipping charges may apply.</i>	
ATM Foreign Withdrawal / Transfer Fee	\$5.00
<i>Transactions at ATMs not owned by CenLA FCU</i>	
Check Cashing	\$5.00
<i>Fee will be charged to members who do not maintain a \$500.00 balance in their share/savings account.</i>	
Check Printing <i>(Personal Checks)</i>	Fee depends on style
<i>Members over 60 receive 2 FREE boxes of checks in calendar year.</i>	
Collection Item <i>(incoming)</i>	\$10.00
	<i>Plus charges incurred by credit union</i>
Copy of Cleared Personal Check	\$3.00 per item
Courtesy Pay	\$30.00 per item
Debit Card Limit Increase	\$2.00
Debit Card Replacement Fee	\$10.00 per card
<i>First initial card is FREE. Shipping charges may apply.</i>	
Deposit Checks Returned Unpaid	\$10.00
Dormant Account Fee	\$3.00
<i>Per month after 12 months of no activity and account balance is less than \$50</i>	
<i>Exemption: Members under 19 years of age.</i>	
Gift Cards	\$3.00 each
IRA Share Account Fee	
• Annual fee	\$15.00 yearly
• Enrollment Fee	\$5.00 per account
Money Orders <i>(up to \$1,000.00)</i>	\$2.00 each

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Effective 8/1/2021

(continued)

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Monthly Service Fee <i>Fresh Start Checking Only</i>	\$10.00
Non-Sufficient Funds Item (<i>each</i>)	\$30.00
Notary Service (<i>Members Only</i>)	FREE
Official Credit Union Check <i>*Per check fee waived if check is made payable to owner of the account</i>	\$5.00 per check*
Official Credit Union Check Stop Payment	\$35.00
Overdraft Protection <i>Automatic transfer of funds from savings account to checking account</i>	\$2.00 per transfer
Overnight Shipping Fee	Actual Cost
Returned Loan Payment Fee <i>ACH or paper check payments</i>	\$10.00
Safe Deposit Box Fees <i>(3X5,3X10,5X10,10X10 sizes available)</i>	Varies by Box Size
Safe Deposit Box Drill	\$150.00
Safe Deposit Box Re-key	\$25.00 or \$75.00
Smartline Calls <i>10 FREE calls per month: fees charged after the 10th call</i>	\$1.00 per call after 10
Statement Copy Fee (<i>Account or Visa</i>)	\$1.00 per page
Stop Payment (<i>Personal Cks/Bill Pay/ACH</i>)	\$20.00
Temporary Checks <i>(4 checks per page)</i>	\$2.00 per page
Unclaimed Property Fee <i>Fee is charged when an account has been abandoned and the funds in the account must be turned over to the state under unclaimed property laws.</i>	\$25.00
Wire Transfer Fee (incoming)	\$10.00
Wire Transfer Fee - Domestic (outgoing)	\$10.00
Wire Transfer Fee - International (outgoing)	\$30.00
On Us Check Cashing <i>For businesses presenting check to be converted to cashier's check</i>	\$10.00