

# Service Charges

## 2009 SERVICE CHARGES

<b>CREDIT UNION MEMBERSHIP</b>	<b>SERVICE CHARGES</b>
Membership Share par value	\$5
Membership Fee, per month	\$5*
(*waived for first 90 days or with a combined loan and share relationship of \$501+)	
<b>FREEDOM CHECKING</b>	
Service Charge	None
Minimum Balance	None
Additional Accounts, per month	None
Free non-CME ATM transactions, per month	8
(ATM operator surcharges may apply)	
<b>CAPITAL CLUB CHECKING</b>	
Service Charge, per month	\$10*
(*waived with combined loan and deposit balance of \$10,000+)	
Additional Accounts, per month	None
Free non-CME ATM** transactions	Unlimited
(ATM operator surcharges may apply)	
**non-CME ATMs are those not owned by CME FCU	
<b>MONEY MARKET ACCOUNT</b>	
First six (6) withdrawals (per month)	FREE
Additional withdrawals, each	\$5
<b>ONLINE BANKING &amp; ATM FEES</b>	
Online Account Access	FREE
Online Bill Payment	FREE
CME ATMs	FREE
Non-CME ATMs, per transaction	\$1.50
<b>LOAN FEES</b>	
Loan Processing	\$125*
Reapplication Fee (if declined in last 12 months)	\$25
Late Payment Installment & Mortgage Loan, percent of payment amount	5%
Refinance Fee (if CME loan is refinanced within 12 months of origination)	\$25
<b>MISCELLANEOUS SERVICE FEES</b>	
Check Cashing Fee	\$10*
(*based on Great Rewards Level)	
Non-Sufficient Funds	\$30
(ACH, Check, Returned Item, Overdraft)	
Closed Account Fee (if closed within 6 months)	\$25
Dormant Account Fee, per month	\$6
(assessed after 12 months with no activity)	
Escheatment Fee	\$50
Legal Process Fee (plus any applicable research fees)	\$25
Child Support Processing Fee	\$5
Copy of Court Check Fee, per copy	\$7

Returned Statement Fee, per occurrence	\$5
Copy of Check, per copy	\$7
Christmas Club Early Withdrawal (prior to 1st business day in November)	\$15
Replacement Card Fee	\$10*
Replacement Card, rush shipping fee	\$35
Stop Payment (ACH, check)	\$30
Overdraft from Savings, Line of Credit per transfer	\$5*
Phone transfer (via CME personnel)	\$7
Money Orders	\$4*
Traveler's Checks	\$2 per hundred* (single face) \$2.50 per hundred* (checks for two)
Official Checks — 1 free per month	\$4*
Wire Rerouting Fee, per occurrence <sup>1</sup>	\$10
Incoming Wire Transfer	\$11*
Outgoing Wire Transfer (domestic in lobby or CME@Home)	\$20*+
Outgoing Wire Transfer (domestic via phone)	\$35*+
Outgoing Wire Transfer (int'l)	\$35
Outgoing Wire Transfer (int'l via phone)	\$45+
Shared Branching Transaction Fee	\$2*
Coin Machine	5%*
Check Printing	Varies by style

#### STATEMENT & BALANCE RELATED FEES

Account Reconciliation, per hour	\$25
Account Research Fee, per hour	\$25
Statement Copy Fee, per copy	\$7

#### SAFE DEPOSIT BOX

3 x 10	\$30+tax*
5 x 10	\$50+tax*
10 x 10	\$70+tax*
Drill Fee	At cost

(\*based on Great Rewards Level)

<sup>1</sup> A Wire Rerouting Fee will be assessed if the wiring information on an incoming wire is incorrect and CME must redirect the incoming wire. Members need to contact CME before sending a wire to obtain the correct wiring information so as to avoid the fee.

ACH & WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state in which you have your account with us, or as adopted in New York if that state has not adopted UCC 4A. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearinghouse association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank, or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

Beginning April 2005, when you use your ATM/Debit or Credit card at a foreign ATM or for purchase outside of the US, you may notice an additional transaction on your statement. The standard 1% fee that is normally charged by VISA or MasterCard for international transactions will now show up as a separate charge. This processing change was made by VISA/MasterCard. Service Charges effective April 21, 2009. +Effective June 1, 2009. All fees are subject to change. To find out if anything has changed contact CME at 614.224.8890, write us at 365 S. Fourth Street, Columbus, Ohio 43215, or email us at [itsgreat@cmefcu.org](mailto:itsgreat@cmefcu.org).

