

**CROSS ROADS CREDIT UNION**

**Service Charges**

**Effective September 1, 2017**

**Archive Record Retrieval**

Copy of share draft	\$3.00
Copy of credit union check	\$5.00
<b>Statement History (Computer Printout)</b>	<b>\$2.00</b>
<b>Statement ( e-statement free)</b>	<b>\$5.00</b>
Reconciliation of Account (research records)	\$25.00 per hr.

**Dormant Account**

**\$5.00 per mo.**

**ATM & Debit Card:**

Original Card and Pin	No Fee
<b>Card Replacement (stolen free)</b>	<b>\$10.00</b>
<b>Pin Replacement (stolen free)</b>	<b>\$5.00</b>

**ATM Transactions:**

Withdrawals at other ATMs	4 free; \$1
Balance Inquiries at other ATMs	ea. After 4

**Check Cashing**

Non-Members	\$10.00 each
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**Early Account Closing:**

New Account closed within six months	\$15.00
Christmas or Vacation Club before payout	\$10.00

**Western Union Funds Transfer:**

Domestic	\$25.00
International up to \$2,000.00	\$35.00
International over \$2,000.00	\$50.00

**Wire Transfer or Wire Service:**

Domestic	\$25.00
International	\$50.00

**Non-Sufficient Funds (NSF)**

NSF of Deposit Item 3 <sup>rd</sup> Party	\$10.00
NSF of Personal Deposit Item	\$35.00
NSF of Share Draft	\$35.00
NSF Loan Payment	\$35.00
NSF of Automatic	\$35.00
Pre-Authorized Withdrawal	
Overdraft ACH	\$35.00
Overdraft Check Paid	\$35.00
Overdraft Transfer from Share	\$3.00

**Miscellaneous:**

Money Order	\$1.00
<b>Credit Union Check</b>	<b>\$2.00</b>

**Share Account Withdrawals:**

First six per month	No Fee
Each withdrawal after 6 per Month	\$2.00

**Statements Returned by P.O.**

<b>Returned/change of address</b>	<b>\$1.00</b>
<b>Returned with no address</b>	<b>\$5.00</b>

**Stop Payment:**

Share-Draft Request	\$25.00
Share Draft (Block of drafts)	\$25.00
Pre-Authorized Automatic	\$25.00

**Loan Fees-Consumer**

Refinance Title Fee (MO)	\$15.00
Refinance Title Fee (KS)	\$11.50
UCC-1 Financing Fee (MO)	\$17.50
UCC-1 Financing Fee (KS)	\$20.00