



**CONSUMER FEE SCHEDULE**

**EFFECTIVE FEBRUARY 15, 2025**

<b>ATM AND DEBIT CARD FEES</b>	
ATM Transaction Fees	
At cfsbank ATMs	\$0.00
At Freedom Alliance ATMs ( <i>www.freedomatm.com/ATM</i> )	\$0.00
At non-cfsbank or non-Freedom Alliance ATMs	\$0.00
ATM/Debit Card Replacement Fee	\$10.00
Rush ATM/Debit Card Delivery Fee	\$75.00
Debit Card Stop Payment Fee	\$35.00
International POS Fee ( <i>% of the transaction included in the total</i> )	1%

<b>STATEMENTS AND RESEARCH FEES</b>	
Electronic Periodic Statements	\$0.00
Mailed Periodic Statements	\$0.00
Check images included in monthly statement	\$5.00/month
Research Fee ( <i>minimum one hour</i> )	\$25.00/hour
Check Copy	\$2.00/item
Statement Copy	\$5.00/item
Statement Reconciliation ( <i>minimum one hour</i> )	\$25.00/hour

<b>TRANSACTIONAL SERVICE FEES</b>	
Stop Payment Fee	\$35.00
Checks for Purchase	
Check Printing	Varies by Style
Counter Checks (quantity of 3)	\$6.00
Official Bank Check	\$10.00
Money Orders (\$2,000 maximum)	\$2.00
Foreign Check Processing/Collection	
Canadian Items	\$15.00
All Other Items ( <i>plus additional costs incurred by cfsbank</i> )	\$65.00
Monthly Service Fees ( <i>minimum balance below threshold</i> )	
Non-Interest Checking Accounts	\$0.00
Interest Checking Accounts ( <i>see Truth-in-Savings disclosure</i> )	\$5.00/month
Club Accounts	\$0.00
Savings Accounts ( <i>see Truth-in-Savings disclosure</i> )	\$5.00/month
IRA Transfer Fee	\$100.00
Wire Transfers	
Domestic - Incoming	\$25.00
Domestic - Outgoing	\$25.00
International - Incoming	\$75.00
International - Outgoing	\$75.00

<b>OVERDRAFT FEES</b>	
Overdraft Paid Item Fee, per presentment	\$35.00
Overdraft Returned Item Fee, per presentment	\$35.00
Continuous Overdraft Fee ( <i>5 consecutive business days</i> )	\$5.00/day
	\$70.00 maximum

<b>OTHER CHARGES AND SERVICES</b>	
Dormant Account Fee ( <i>24 months of inactivity</i> )	\$5.00/month
Garnishment/Levy/Writ ( <i>plus additional costs incurred by cfsbank</i> )	\$50.00
Coin Bag	\$10.00
Night Deposit Bag	\$20.00
Safe Deposit/Self-Service Storage Boxes	
Rental Fee	Varies by size
Replacement Key Fee	\$15.00
Drilling Fee ( <i>plus additional costs incurred by cfsbank</i> )	\$100.00

<b>ONLINE BANKING EXTERNAL TRANSFER FEES</b>	
Standard Delivery	\$0.00
Express Delivery	\$3.00



**BUSINESS FEE SCHEDULE**

**EFFECTIVE FEBRUARY 15, 2025**

ATM AND DEBIT CARD FEES	
ATM Transaction Fees	
At cfsbank ATMs	\$0.00
At Freedom Alliance ATMs ( <a href="http://www.freedomatm.com/ATM">www.freedomatm.com/ATM</a> )	\$0.00
At non-cfsbank or non-Freedom Alliance ATMs	\$0.00
ATM/Debit Card Replacement Fee	\$10.00
Rush ATM/Debit Card Delivery Fee	\$75.00
Debit Card Stop Payment Fee	\$35.00
International POS Fee ( <i>% of the transaction included in the total</i> )	1%

STATEMENTS AND RESEARCH FEES	
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TRANSACTIONAL SERVICE FEES	
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Check Printing	Varies by Style
Counter Checks (quantity of 3)	\$6.00
Official Bank Check	\$10.00
Money Orders (\$2,000 maximum)	\$2.00
Foreign Check Processing/Collection	
Canadian Items	\$15.00
All Other Items ( <i>plus additional costs incurred by cfsbank</i> )	\$65.00
Monthly Service Fees	Varies by Account
Checks Paid ( <i>per check</i> )	\$0.10
Business Online Banking	
ACH Origination Fee	\$45.00/month
Remote Deposit Capture (RDC) Fee	\$35.00/month
ACH Transactions ( <i>per transaction</i> )	\$0.10
Wire Transfers	
Domestic - Incoming	\$25.00
Domestic - Outgoing	\$25.00
International - Incoming	\$75.00
International - Outgoing	\$75.00

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