



**CONSUMER FEE SCHEDULE
EFFECTIVE FEBRUARY 15, 2025**

ATM AND DEBIT CARD FEES	
ATM Transaction Fees	
At cfsbank ATMs	\$0.00
At Freedom Alliance ATMs (www.freedomatm.com/ATM)	\$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
International POS Fee (<i>% of the transaction included in the total</i>)	1%

STATEMENTS AND RESEARCH FEES	
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

TRANSACTIONAL SERVICE FEES	
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/Outgoing	\$25.00
International - Incoming/Outgoing	\$75.00

OVERDRAFT FEES	
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

OTHER CHARGES AND SERVICES	
Dormant Account Fee (24 months of inactivity)	\$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

ONLINE BANKING EXTERNAL TRANSFER FEES	
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 (<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
International POS Fee (<i>% of the transaction included in the total</i>)	1%

STATEMENTS AND RESEARCH FEES	
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

TRANSACTIONAL SERVICE FEES	
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	Varies by Account
Checks Paid/Deposited (<i>per check, analysis accounts only</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, analysis accounts only</i>)	\$0.10
Wire Transfers	
Domestic - Incoming/Outgoing	\$25.00
International - Incoming/Outgoing	\$75.00

OVERDRAFT FEES	
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

OTHER CHARGES AND SERVICES	
Dormant Account Fee (24 months of inactivity)	\$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