



A Division of Rockland Federal Credit Union  
**MyCCU.org**  
 (800) 862-7009

Lynn | 1 ANDREW ST, LYNN, MA 01901  
 Peabody | 32 CENTRAL ST, PEABODY, MA 01960  
 Somerville | 377 SUMMER ST, SOMERVILLE, MA 02144

**Service Fee Schedule**  
 Effective: February 26th, 2026

**General Service Fees**

<b>ATM / VISA DEBIT CARD</b>	
Replacement of ATM/ VISA debit card	\$ 5.00
Express Replacement (1 - 2 business days)	\$ 25.00
ATM/POS Transactions at Foreign ATM's – No CCU charges	FREE
Per Balance Inquiry, Withdrawal, Advance or Transfer at a non-CCU ATM's	FREE
<i>(Convenience fees may be charged by the correspondent or receiving financial institutions)</i>	
<b>BALANCE VERIFICATION REQUEST (LETTER or eMail)</b>	\$ 5.00
<b>CHECK CASHING FEE</b>	
per check/CCU members only/unavailable funds exception	\$ 10.00
per check non-CCU members Checks drawn on CCU account	\$ 10.00
<i>By receiving this Service Fee schedule, all CCU members agree that the credit union may impose the above fee on the payee or other holder of a check or other item drawn against the member's account that is presented for payment over the counter at the credit union rather than being deposited in an account at another institution and presented for payment through the check collection system.</i>	
<b>CHECK / DEPOSIT TICKET / CHECK COVER ORDER</b>	PER PRINTERS' FEE SCHEDULE
<b>Business Special Checking Account</b> - free order on 1st order of basic check order	
<b>Business Plus Checking Account</b> - credit \$75.00 towards the first check order	
<b>Business Premium Checking Account</b> - credit \$200.00 towards the first check order	
<b>CHECK IMAGES</b>	
Package Charge (Paper Statement Check Image Fee per month)	\$ 3.00 / month
Check Images via Online Banking	FREE
<b>CLEAN COLLECTIONS (drafts to request funds from other banks)</b>	\$ 40.00
plus postage (Additional fees may be charged by other financial institutions)	
<b>COURIER CHARGE</b>	
Priority, Express, Registered, International	Min. \$30.00 / Max. \$50.00
<b>DORMANT ACCOUNT</b>	
Inactive Account (account will become inactive after 1 year of inactivity)	\$ 3.00 / month
Dormant Account (account will become dormant after 3 years of inactivity)	\$ 5.00 / month
Escheatment Fee	\$ 50.00
<b>FACSIMILE</b>	
Facsimile (outgoing – per page)	\$ 3.00
<b>LEVY / SUMMONS</b>	
Massachusetts	\$ 25.00
All other states	\$ 25.00
<b>RESEARCH</b>	
Research (per hour – min. 1 hour charge plus copy charges below)	\$ 20.00
Attorneys Fees (actual per attorney's bill)	BILLED SEPARATELY
Copy of Withdrawal Slip (per item)	\$ 3.00
Copy of Deposited Check (per item)	\$ 3.00
Copy of Statement (per Statement)	\$ 5.00
Loan History (per year)	\$ 30.00
<b>LOAN PAYMENT</b>	
Loan Payment by Phone (from internal or external accounts)	\$ 10.00
Credit Card Loan Payment by Phone (from internal or external accounts)	\$ 7.50
Loan Payment on CCU Website	FREE
Fax Loan Payoff Letter	\$ 15.00
<b>NOTARY</b>	FREE
<b>ONLINE BILL PAY</b>	
CCU Online Bill Pay	FREE
Rush Delivery	VARIES / per trans
Zelle	
Send Money Standard Delivery & Rush Delivery	FREE / per trans
Receive Money	FREE
<b>OVERDRAFT / NON-SUFFICIENT FUND (NSF) CHARGE</b>	
<i>The Overdraft/NSF Charges apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means</i>	
Pay or Return   Return Check   ACH or by other means	\$ 19.00
Consecutive Day OD Fee – after 1 day of account carrying a negative balance	FREE
Return Deposited Item	FREE
Return Payment Fee - Credit Card Programs	\$ 25.00
<b>STOP PAYMENT</b>	
Check, ACH	\$ 32.00
Treasurer's Check	\$ 32.00
<i>(with Legal Affidavit/Indemnity Agreement at the discretion of CCU – we may refuse to stop payment on a Treasurer's check)</i>	

<b>TELEPHONE SERVICES</b>	
Telephone Transfer between accounts (by a CCU employee)	FREE
Internet / Telephone Banking System transfers	FREE
<b>WIRE TRANSFER</b>	
<b>Business Premium Checking Account</b>	FREE
Outgoing (domestic or international)	\$ 20.00
Incoming (domestic or international)	FREE
<b>ADDITIONAL SERVICES</b>	
<b>FOREIGN CURRENCY (BUY / SELL)</b>	BASED ON MARKET RATE
<i>Courier and Exchange Fees may apply</i>	
<b>MONEY ORDER (\$1,000 max)</b>	\$ 1.00
First Money Order	FREE
Business Premium Checking Account	FREE
Temporary check (checking account / per item)	FREE
Temporary check (HELOC)	FREE
TREASURER'S CHECK (\$1,000 MIN)	\$ 3.00
First Treasurer's Check	FREE
Business Premium Checking Account	FREE
VISA GIFT CARD	\$ 5.00

**Account-Related Fees**

<b>BUSINESS CHECKING ACCOUNT</b>	
Monthly Service Charge	\$ 6.00
<i>(Business Interest Checking Account - If balance falls below \$2500.00 at any time during the statement period)</i>	
<i>(Business Checking Account - If balance falls below \$750.00 at any time during the statement period)</i>	
Per item fee for all items over 75	\$ 0.25
<b>FREE BUSINESS CHECKING ACCOUNT</b>	
Per item fee for all items over 200	FREE
<b>BUSINESS SPECIAL CHECKING ACCOUNT</b>	
Per item fee for all items over 200	\$ 0.30
<b>BUSINESS PLUS CHECKING ACCOUNT</b>	
Monthly Service Charge	\$ 6.00
<i>(If balance falls below \$15,000.00 at any time during the statement period)</i>	
Per item fee for all items over 400	\$ 0.30
<b>BUSINESS PREMIUM CHECKING ACCOUNT</b>	
Monthly Service Charge	\$ 50.00
<i>(If balance falls below \$50,000.00 at any time during the statement period)</i>	
Per item fee   unlimited	FREE
<b>CLUB ACCOUNTS</b>	
Early closing of account (see account disclosure)	\$ 10.00
<b>IRA ACCOUNTS</b>	
Annual fee	FREE
IRA transfer to another financial institution	\$ 25.00
<i>(plus additional courier / mailing fees)</i>	
<b>MONEY MARKETS (MMDA)</b>	
Early Closing of Account (prior to 6 months from opening)	FREE
Monthly Service Charge	FREE
<i>(Consumer Money Market Account - If the balance falls below \$400.00 at any time during the statement period)</i>	
<i>(Business Money Market Account - If the balance falls below \$1,000.00 at any time during the statement period)</i>	
MMDA Excessive Transactions (per excessive transaction) over 6	FREE
<i>(Checks, Telephone, Online &amp; Preauthorized Transfers)</i>	
<b>N.O.W. ACCOUNTS</b>	
Monthly Service Charge	\$ 5.00
<i>(If the balance falls below \$400.00 at any time during the statement period)</i>	
<b>SHARE ACCOUNTS (Passbook or Statement Savings)</b>	
Early Closing of Account (prior to 6 months from opening)	FREE
Lost / Replacement of Passbook - must switch to paper statement savings account	grandfather product

Fees subject to change, for current fee schedule please visit myccu.org

