



Service Fee Schedule

Effective: August 1st, 2020

MyCCU.org

General Service Fees

ATM / VISA DEBIT CARD

Replacement of ATM/ VISA debit card	\$ 10.00
Express Replacement (6 business days)	\$ 40.00
ATM/POS Transactions at Foreign ATM's – No CCU charges	FREE
<i>Per Balance Inquiry, Withdrawal, Advance or Transfer at a non-CCU ATM's</i>	FREE
<i>(Convenience fees may be charged by the correspondent or receiving financial institutions)</i>	

BALANCE VERIFICATION LETTER	\$ 5.00
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CHECK CASHING FEE

per check/CCU members only/unavailable funds exception	\$ 10.00
per check non-/CCU members Checks drawn on CCU	\$ 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>	

CHECK / DEPOSIT TICKET / CHECK COVER ORDER	PER PRINTERS' FEE SCHEDULE
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Business Special Checking Account - free order on 1st order of basic check order
Business Plus Checking Account - credit \$75.00 towards the first check order
Business Premium Checking Account - credit \$200.00 towards the first check order

CHECK IMAGES

Package Charge (Paper Statement Check Image Fee per month)	\$ 3.00 / month
Check Images via Online Banking	FREE

CLEAN COLLECTIONS (drafts to request funds from other banks)	\$ 40.00
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plus postage (Additional fees may be charged by other financial institutions)

COURIER CHARGE

Priority, Express, Registered, International	Min. \$30.00 / Max. \$50.00
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DORMANT ACCOUNT

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

FACSIMILE

Facsimile (outgoing – per page)	\$ 3.00
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LEVY / SUMMONS

Massachusetts	\$ 80.00
All other states	\$ 90.00

RESEARCH

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

LOAN PAYMENT

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	\$ 40.00

NOTARY

	FREE
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ONLINE BILL PAY

CCU Online Bill Pay	FREE
<i>Rush Delivery</i>	VARIABLES / per trans

PopMoney

Send Money Standard Delivery & Rush Delivery	FREE / per trans
Receive Money	FREE

OVERDRAFT / NON-SUFFICIENT FUND (NSF) CHARGE

The Overdraft/NSF Charges apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means

Pay or Return Return Check ACH or by other means	\$ 35.00
Consecutive Day OD Fee – after 1 day of account carrying a negative balance	\$ 10.00
Return Deposited Item	\$ 7.81
Return Payment Fee - Credit Card Programs	\$ 25.00

STOP PAYMENT

Check, ACH	\$ 35.00
Treasurer's Check	\$ 50.00

(with Legal Affidavit/Indemnity Agreement at the discretion of CCU – we may refuse to stop payment on a Treasurer's check)

TELEPHONE SERVICES

Telephone Transfer between accounts <i>(by a CCU employee)</i>	\$ 5.00
Internet / Telephone Banking System transfers	FREE

WIRE TRANSFER

Business Premium Checking Account	FREE
Outgoing <i>(domestic or international)</i>	\$ 40.00
Incoming <i>(domestic or international)</i>	\$ 10.00

ADDITIONAL SERVICES

FOREIGN CURRENCY (BUY / SELL)	BASED ON MARKET RATE
<i>Courier and Exchange Fees may apply</i>	
MONEY ORDER (\$1,000 max)	\$ 5.00
<i>Business Premium Checking Account</i>	
Temporary check <i>(checking account /per item)</i>	\$ 5.00
Temporary check <i>(HELOC)</i>	\$ 5.00
TREASURER'S CHECK (\$1,000 MIN)	\$ 10.00
<i>Business Premium Checking Account</i>	
VISA GIFT CARD	\$ 5.00

Account-Related Fees**BUSINESS CHECKING ACCOUNT**

Monthly Service Charge	\$ 15.00
<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

FREE BUSINESS CHECKING ACCOUNT

Per item fee for all items over 200	\$ 0.50
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BUSINESS SPECIAL CHECKING ACCOUNT

Per item fee for all items over 200	\$ 0.50
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BUSINESS PLUS CHECKING ACCOUNT

Monthly Service Charge	\$ 20.00
<i>(If balance falls below \$15,000.00 at any time during the statement period)</i>	
Per item fee for all items over 400	\$ 0.50

BUSINESS PREMIUM CHECKING ACCOUNT

Monthly Service Charge	\$ 50.00
<i>(If balance falls below \$50,000.00 at any time during the statement period)</i>	
Per item fee <i>unlimited</i>	FREE

CLUB ACCOUNTS

Early closing of account	\$ 15.00
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IRA ACCOUNTS

Annual fee	FREE
IRA transfer to another financial institution	\$ 75.00
<i>(plus additional courier / mailing fees)</i>	
	VARIABLES

MONEY MARKETS (MMDA)

Early Closing of Account <i>(prior to 6 months from opening)</i>	\$ 15.00
Monthly Service Charge	\$ 15.00
<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 <i>(per excessive transaction)</i> over 6	\$ 20.00
<i>(Checks, Telephone, Online & Preauthorized Transfers)</i>	

N.O.W. ACCOUNTS

Monthly Service Charge	\$ 5.00
<i>(If the balance falls below \$400.00 at any time during the statement period)</i>	

SHARE ACCOUNTS (Passbook or Statement Savings)

Early Closing of Account <i>(prior to 6 months from opening)</i>	\$ 15.00
Lost / Replacement of Passbook - <i>must switch to paper statement savings account</i>	n/a

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

PHONE: (800) 862-7009

LOCATIONS:

Lynn | 1 ANDREW ST, LYNN, MA 01901

Peabody | 32 CENTRAL ST, PEABODY, MA 01960

Somerville | 377 SUMMER ST, SOMERVILLE, MA 02144

