



CONCHO EDUCATORS

Federal Credit Union

School. Family. Community.

Rate and Fee Schedule - Effective June 1st, 2023

Member Services

New Member Fee	No Fee
Member Services	\$15.00 (If reopened within 90 days of closing)
Account Closure Fee - Checking& Savings	\$25.00 (if closed within 90 days of opening)
Member's E-Checking	No Monthly Fee
Member's Value Checking(Paper Statement)	\$3.00 per month
Senior's Advantage Checking (Over 65 age)	\$2.00 per month
Member's Choice Checking	\$6.00 per month
Small BusinessChecking	\$5.00 per month (No Bill Pay)
Business Checking	\$8.00 per month (No Bill Pay)
Non-Profit Organizations E-Checking	\$3.00 per month (No Bill Pay)
Non-Profit Organizations Value Checking	\$5.00 per month (No Bill Pay)
Check Orders (Personalized Checks)	Catalog Price (\$15+)
IRA HSA Enrollment Fees	\$5.00 per account
IRA Monthly Fee	No Fee
HSA Individual Monthly Fee HSA Family Monthly Fee	No Fee with E-Statement, \$2.00 Paper Statement
IRA/HSA Annual Maintenance/Statement/Reporting Fee	\$5.00
IRA Direct Transfer Fees - Incoming	No Fee
- Outgoing	\$25.00 if payable to another financial institution
Money MarketAccount	\$2,500.00 Minimum Balance
6 Withdrawals Per Month - Free	\$5.00 per site, (after 6 transfers per month)
Safe Deposit Box - Drill Box	\$150.00 Per Occurrence
Safe Deposit Box - Duplicate Key Made	\$25.00 Each
Safe Deposit Box - Annual Fee	3x5 - \$20.00 5x5 - \$25.00 5x10 \$30.00 10x10 - \$50.00

Electronic Services

Checks & Balances - Telephone Access	No Fee
E-Branch Account Access	No Fee
Mobile Banking Account Access	No Fee
E-Statements	No Fee
E-Branch ACH Debit/Credit Transfers (to/from another bank)	\$2.00 per Transaction
Electronic Bill Pay	\$6.00 per month
Automated Overdraft Transfers (Checking)	\$2.00 per transaction
Debit Card, Credit Card - Initial order	No Fee
-Renewal Card	No Fee
-Replacement Card (Lost, Stolen, PIN)	\$10.00 each (excessive)
Debit Card Point-of-Sale Transactions/ PIN Transactions	No Fee
ATM Transactions at CEFCU ATMs	No Fee (if using any CEFCU Card)
ATM Transactions at Other Financial Institutions	\$0.75 per transaction(+ATM Operator Fees)
International Currency Transactions & Cross Border Fees	Pass Thru Fees
Non-Members at CEFCU ATMs	\$2.95 per transaction

Teller Services

Teller Checks - Choice Checking Members	\$1.00 Each
- All Others & Businesses	\$3.00 Each
Cash Advance - CEFCU MasterCard / Visa	No Fee
- All Other Cards	\$3.00 per transaction
Night Drop	No Fee
Night Drop / Telephone Transfer - Mail Receipt	\$1.00 per receipt mailed
Gift Cards (MasterCard)	\$5.00 Each
Temporary Checks	\$1.00 per set of 4
MasterCard Visa Payments Made at CEFCU Offices	No Fee
Coin Machine / Rolled Coin	3% for Members, 10% Non-Members
Coin Machine/ Rolled Coin Fee for Organizational Fund Raisers	3% with \$5.00 maximum per visit
Check Cashing Fee - Non Matching Funds or Loan Balance	\$5.00 each transaction
Change Order Fee - Non Member	\$2.00 for each change order over \$20.00

Accounting Services

Account Research / Account Balancing Assistance	\$25.00 per hour (1 hour min.)
Notice of Collection Items	\$25.00 per item or notice
Notice of Levy or Judgement or Court Order of Hold Items	\$50.00 per item or notice
Account Verification (Mortgage Loan)	\$5.00 per verification (\$20.00 for rush)
Outgoing/incoming Scan or Fax	\$2.00 each (unlimited pages) free for Choice Checking
Photocopies	\$0.10 each (Black & White) and \$0.25 each (Color)
Wire Transfers - Incoming	No Fee
- Outgoing Domestic	\$20.00 each
- Outgoing Foreign	\$40.00 each
Check Copy	\$3.00 each (two free copies per month)
Statement Copy / Activity Printout	\$3.00 per statement or printout (free-Choice Checking)
Non-Sufficient Fund Fee - Checks or ACH	\$30 per item (ACH, Checks, ATM, Debit Cards)
POS/Debit Card Negative Balance Fee	\$10 per item
Courtesy Pay Fee - Checks/ATM/Debit Card/ACH	\$20 per item
ACH - International Account Transactions (PayPal)	Pass through fees
Stop Payment Fee (Member Checks & Teller Checks)	\$15 per stop pay (free for Choice Checking)
Return Deposit/Check Fee	\$3.00 per item
Return Deposit/Check Fee - Abuse or Self	\$30.00 per item
Return Mail I Bad Address Fee	\$2.00 per item
Excessive Share Transfers - Reg D Violations	\$1.00 per item (after 6 transfers per month)
Quarterly Savings Only Statement Fee - Mailed	\$1.00 per statement (no charge with E-Statements)
Below \$25 Par Fee > 6 months (unable to contact the member)	\$25.00 or remaining balance, close account
Dormant/Inactive Accounts Over 3 years	No Fee

Lending Services

GAP Insurance	\$450.00
Mechanical Breakdown - Route 66	Warranty Cost Quoted per Vehicle
Third-Party Credit/Debit Card Loan Payment Fee	1% or \$10.00 min (max payment amount of \$1000.00)
Loan Extension Fee	\$15.00 per Extension
Loan Title Work	\$75.00 per Filing (only for extensive work by CU)
Lost Title Research & Release of Lien	\$10.00 current member, \$25.00 non-member