



Rate and Fee Schedule - Effective 06/01/2026

Member Services

New Member Fee	No Fee
Excessive Reopening of Account(s)	\$25.00 (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 - E-Statements Only
Member's Value Checking	\$3.00 per month - Paper Statements Only
Senior's Advantage Checking (Over 65 age)	\$2.00 per month* - E-Statements or Paper Statements
Member's Choice Checking	\$6.00 per month* - E-Statements or Paper Statements
Small Business Checking (DBA/Sole Proprietor)	\$5.00 per month** - E-Statements or Paper Statements
Business Checking w/ Bill Pay (Partnerships/Corporations)	\$8.00 per month*** - E-Statements or Paper Statements
Non-Profit Organizations E-Checking	\$3.00 per month** - E-Statements Only
Non-Profit Organizations Value Checking	\$5.00 per month* - Paper Statements Only
Check Orders (Personalized Checks)	Catalogue Price (depends on style of checks ordered)
IRA / HSA Enrollment Fees	\$5.00 per account
IRA Monthly Fee	No Fee
HSA Individual Monthly Fee	No Fee with E-Statement, \$2.00 Paper Statement
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 each account (payable to another financial institution)
Money Market Account	\$2,500 Minimum Balance
6 Withdrawals Per Month - Free	\$5.00 per item (after 6 transfers per month)
Safe Deposit Box - Drill Box	\$175.00 per occurrence
Safe Deposit Box - Duplicate Key Made	\$25.00 each
Safe Deposit Box Fee 3 x 5	\$20.00 Per Year
5 x 5	\$25.00 Per Year
5 x 10	\$30.00 Per Year
10 x 10	\$50.00 Per Year
* \$2,500 minimum balance to avoid monthly service fee	
** \$5,000 minimum balance to avoid monthly service fee	
*** \$10,000 minimum balance to avoid monthly service fee	

Electronic Services

Checks & Balances - Telephone Account Access	No Fee
E-BranchHome Banking Account Access	No Fee
Mobile Banking Account Access	No Fee
E-Statements	No Fee
Electronic Bill Pay	No Fee (\$1.00 monthly inactivity fee after 60 days)
E-Branch ACH Debit/Credit Transfers (to/from another bank)	\$2.00 per transfer out (free for incoming transfer)
Automated Overdraft Transfers (Checking)	\$2.00 per transaction
Debit Card, Credit Card - Initial Order	No Fee
- Renewal Card	No Fee
- Replacement (Lost, Stolen, PIN)	\$20.00 each,(excessive)
Debit Card Point-of-Sale/PIN Transactions	No Fee
ATM Transactions at Concho Educators ATMs	No Fee (if using any CEFCU card)
International Currency Transactions & Cross Border Fees	Pass Thru Fees
Non-Members at CEFCU ATM's	\$3.25 per transaction

Teller Services

Teller Checks - Choice Checking Members	No Fee
- All Others & Businesses	\$3.00 each
Cash Advance - CEFCU Visa	No Fee
- All Other Cards	\$3.00 per transaction
Night Drop / Telephone Transefer - Mail Receipt	\$2.00 per receipt mailed
Gift Cards (MasterCard)	\$5.00 each
Temporary Checks	\$1.00 per set of 4
Visa/MasterCard Payments Made at CEFCU Offices	\$5.00 per transaction (Non CEFCU Cards)
Coin Machine / Rolled Coin Fee	3% Members
Coin Machine / Rolled Coin Fee - Organizational Fund Raisers	3% with \$5 maximum per visit
Check Cashing Fee - Non Matching Funds or Loan Balance	\$3.00 each transaction
Change Order Fee - Non Member	\$2.00 each change order over \$20

Accounting Services

Account Research / Account Balancing Assistance	\$20.00 per hour (1 hour min.)
Notice of Collection Items	\$20.00 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) \$0.50 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 for Choice Checking)
Non-Sufficient Fund Fee - Checks or ACH	\$30 per item (ACH, Checks, ATM, Debit Cards)
POS/Debit Card Negative Balance Fee	No Fee
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	\$5.00 per item
Return Deposit/Check Fee - Abuse or Self	\$30.00 per item
Return Mail / Bad Address Fee	\$2.00 per item
Excessive Share Transfers - Reg D Violations	\$1.00 per item (after 6 transfers per month)
Below \$25 Par Fee > 6 months (unable to contact member)	\$25.00 or remaining balance, close account
Dormant/Inactive Account Fee (Over 2 years)	\$25 per year

Lending Services

GAP Insurance	\$500.00
Mechanical Breakdown - Route 66	Warranty Cost Quoted per Vehicle Type
Credit Card Balance Transfer Fee - On-Line/Member Service	\$5.00 (max payment amount \$1,500)
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