



# FEE SCHEDULE

The fees listed are effective as of 06/15/2023.

PO BOX 10500  
 CEDAR RAPIDS, IA 52410-0500  
 800-475-1150  
 319-393-9000  
 FAX: 319-393-1706  
[www.collinscu.org](http://www.collinscu.org)

<b>ATM / DEBIT CARD</b>	
ATM Foreign Transaction Fee After seven (7) withdrawals or POS transactions at a non CCCU ATM machines per month	\$2.50*/per transaction
Card Replacement Fee	\$15.00*
VISA charges a 1% International Service Assessment (ISA) for each foreign country transaction which is reflected in the transaction.	

<b>CHECKING MONTHLY FEES</b>	
Plus Checking (Product discontinued 10/31/13)	\$5.00*
Take2 Checking (Formerly known as StartFresh Checking)	\$9.95
Advantage Protect Checking	\$5.95 per month*
Advantage Premium Checking	\$15.00 per month if combined balances drop below \$25,000*

<b>SAVINGS MONTHLY MINIMUM BALANCE FEE</b>	
Money Market Plus	\$6.00
Signature Money Market	\$6.00
Companion Savings	\$25.00
Limited Edition Savings	\$25.00

<b>OVERDRAFT</b>	
When a transaction overdraws your account the following fees may apply:	
Premium Overdraft (OD) Usage Fee and Non-sufficient Funds Fee (NSF) (If item is returned)	\$32.00 each (\$192.00 day/maximum per transaction type)
Overdraft Transfer Fee (From other deposit account)	\$5.00

<b>CHECK ISSUE CHARGES</b>	
Cashiers/Official Checks	\$5.00
Money Orders	\$5.00

<b>WIRE TRANSFERS</b>	
Outgoing Wire Transfer (Within US)	\$25.00
Outgoing Wire Transfer (International)	\$45.00

<b>LOANS</b>	
Ready Reserve (advance)	\$5.00 per day
Returned Loan Payment Fee	\$32.00 per item
Online Loan Payment from another Financial Institution	\$7.00
Phone Loan Payment from another Financial Institution	\$10.00

<b>STATEMENT ACCOUNT ASSISTANCE</b>	
Research Fee	\$30.00 per hour/ 1st hour free*
Reconciliation Fee	\$30.00 per hour/ 1st hour free*

<b>ONLINE BANKING</b>	
Zelle Stop Payment Fee	\$32.00
TransferNow® (A2A) Outgoing	\$3.00

<b>MISCELLANEOUS FEES</b>	
Stop Payment Fee (Includes Cashier/Official Checks and Money Orders)	\$32.00 each*
Check Orders	Varies with Design
Paper Statement Fee***	\$3.00 monthly*
IRA Transfer Fee (Waived if transferring to Collins Wealth Management or First Community Trust)	\$25.00
Medallion Signature Guarantee	\$25.00
Bad Address****	\$9.00 monthly
Deposit Items Returned	\$10.00*
Deposit Item Returned (From Own Account)	\$10.00
Check Converting to Guaranteed Funds (Non-Member fee)	\$5.00
Foreign Check Exchanges	\$30.00
Levy / Garnishment Fee	\$50.00 or maximum allowed
Early Closure Fee (If account is closed before 6 months - applies to Checking, Savings, and Money Market Accounts)	\$25.00
Inactivity Fee**	\$15.00 semi annual (Jan/July)
Temporary Checks	\$2.00 for four

<b>SAFE DEPOSIT BOXES</b>	
Safe Deposit Box Rental	\$25.00-80.00
Lost Key Charge – One Key	\$25.00
Lost Key Charge – Both Keys	\$200.00
Box Rent 30 Days Past Due	\$10.00

\*Plus applicable taxes.  
 \*\*After 12 months with no transactions (withdrawals or deposits) on account balances less than \$2500. No fee for accounts with a safe deposit box, credit card, active checking account, loan, Health Savings Account, IRA, or members under the age of 18.  
 \*\*\* Paper Statement Fee is only applicable for checking accounts. The fee will not be assessed on the Free Checking Account or members age 65 or older.  
 \*\*\*\* Bad Address Fee will be assessed after one returned statement.