



# FEE SCHEDULE

The fees listed are effective as of 07/01/2025

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)

ATM / DEBIT CARD	
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.	

CHECKING MONTHLY FEES	
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*

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

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

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

WIRE TRANSFERS	
Outgoing Wire Transfer (Within US)	\$25.00
Outgoing Wire Transfer (International)	\$45.00

LOANS	
Ready Reserve (advance)	\$5.00 per day
Returned Loan Payment Fee	\$32.00 per item
Online Loan Payment from another Financial Institution	\$7.00

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

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

MISCELLANEOUS FEES	
Stop Payment Fee (Includes Cashier/Official Checks and Money Orders)	\$32.00 each*
Check Orders	Varies with Design
Check Copies	\$1.00 each
Temporary Checks	\$2.00 for four
Paper Statement Fee***	\$3.00 monthly* (free via eStatements)
Printed Paper Statement Fee	\$3.00 per month
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

SAFE DEPOSIT BOXES	
Safe Deposit Box Rental	\$25.00-80.00
Lost Key Charge - One Key	\$25.00
Lost Key Charge - Both Keys	\$300.00
Box Rent 30 Days Past Due	\$10.00

\*Plus applicable taxes.

\*\*After 12 months with no transactions (withdrawals or deposits). No fee for accounts with an active credit card, active checking or savings account, loan, Health Savings Account, IRA, Limited Edition or Companion Savings account 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.