



## Schedule for Service Charges and Fees

This fee schedule for all accounts sets forth certain fees and charges applicable to your accounts. This schedule is incorporated as part of your account agreement with the credit union. You will be notified of changes to these fees.

<u>SERVICE FEE</u>	<u>AMOUNT</u>
MONTHLY WITHDRAWALS ARE UNLIMITED AND NO FEES	
Replacement Card	\$5.00
Checks	
Cashier's check certified per item	\$10.00
Cashier's check (Payable to account holders)	Free
Cashier's check (Payable to third party)	\$2.00
Cashier's check stop payment	\$10.00
Check Returns	
Deposits/payments or cashed, per item	\$30.00
Checking Accounts	
Member's check certified, per item	\$5.00
Account balancing assistance, per hour	\$40.00
Check printing	Varies by style
Insufficient funds, per item	\$25.00
Auto transfer from savings (Unlimited each day)	\$5.00
Stop Payment, per item	\$10.00
Club Accounts	
Early Holiday Closeout	\$20.00
Photocopies	
Statements, per page	\$1.50
Paid Cashier's check, per item	\$5.00
Paid Check, per item	\$5.00
Dormant Accounts	
After 12 months returned mail, per quarter	\$50.00
Membership Fees	
Per new account	\$5.00
Re-establish membership	\$10.00
Wire Transfers	
Outgoing domestic per item	\$30.00
A2A Transfers (Institution to Institution)	
Incoming Transfer	Free
Outgoing Transfer	Free
Miscellaneous	
Account research, per hour (Waived if CU error)	\$40.00

Below minimum balance, per month	\$10.00
Credit Report, per applicant	\$8.00
Overnight mail, per item (up to 8oz)	\$25.00
Facsimile	Free

## Loan Service Charges and Fees

<u>FEE TYPE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
Consumer Credit Report	\$8.00	Per applicant
Tri-merge Credit Report	\$24.96 \$44.50	Single applicant Joint applicants
Residential Mortgage Application	\$265.00	Per loan
Commercial Loan Application	\$895.00	Per loan
Residential Mortgage Commitment	\$0.00 \$350.00	Up to 30 days Over 30 days
Commercial Mortgage Commitment	1/4% (0.25%) of loan amount	All commercial loans
Points (if applicable)	See notes*	*Based on amount, collateral, credit and rate (each point is 1% of loan)
Assignments/Releases (CEMA from CFCU)	\$1,500.00	Per loan
Closing Document Preparation Fee	\$150.00	Per loan
Mortgage Satisfaction Fee	\$300.00	Per mortgage
Modification	\$150.00 \$250.00 (Attorney) + 1.50 point	Per balloon note Modification of existing loan with CFCU for lower rate (no cash out) and 1.50% of current principal balance
Appraisal	See note*	1 Family - \$450.00 2 Family - \$500.00 3 Family - \$550.00 4 Family - \$600.00 Condo - \$450.00 Co-op - \$485.00*
*fee does not include Co-op questionnaire (if required by Co-op)		
Appraisal Verification (if required)	\$150.00	*Complex and/or unique properties such as a typical floor plans, waterfront, water view, etc. require a fee quote
Flood Certification	\$14.00	Per search
Overnight Mail	\$25.00	Per letter
Payoff Request	\$0.00	1 <sup>st</sup> request
Additional Requests	\$25.00	Additional requests
Credit Union Attorney	\$940.00 \$300.00 \$575.00 \$150.00	Attendance/Travel off premises Mortgage Satisfaction preparation CEMA Documentation from third party Power of Attorney Closing Attorney as billed - estimate will be provided during Good Faith Estimate

UCC	\$350.00 \$125.00 \$150.00 \$125.00 \$275.00	Lien search Recording of each lien Termination preparation of each lien Record termination of each lien (NYC) Record termination of each lien (Nassau County)
Title	See note*	*Based on State, County and amount, estimate will be provided during Good Faith Estimate

***Listed fees are estimates and subject to change and/or actual amounts billed by third parties.***