

**Deposit Fee Schedule** **Effective July 1, 2017**

Service	Fee	Plain and Simple Description **
Overdraft Protection Transfer	\$ 3.00	We transfer money between your CSCU accounts to cover an overdraft (negative balance), if you've signed up for our Overdraft Protection service. You can avoid this fee by keeping track of your account transactions to avoid going below a zero balance in your accounts.
Foreign ATM Balance Inquiry	\$ 2.50	Your balance inquiry at an ATM not owned by CSCU. You can avoid this fee by using our ATM located at 1508 E Prospect Ave in Ponca City, OK.
Foreign ATM Transaction	\$ 2.50	Your withdrawal at an ATM not owned by CSCU. The ATM owner may also charge a usage fee. You can avoid (potentially both) fees by using our ATM located at 1508 E Prospect Ave in Ponca City, OK.
ATM Transaction or Inquiry	\$ 3.50	Our CSCU ATM is free to our Members; this fee only applies to non-Members using our ATM.
Check Copies (each)	\$ 4.00	You request and receive a printed copy of one of your checks from us in the branch, or by mail. You can avoid this fee by using CSCU Online Banking ( <a href="http://www.cherokeestrip.com">www.cherokeestrip.com</a> ), or simply signing up for E-Statements, to receive your check copies.
Returned Mail (monthly)	\$ 4.00	We mail you an official CSCU document, notice, or statement, and we have a bad address on file - causing the item to be returned to our branch. You can avoid this fee by insuring we always have your current address - either by stopping in the branch and telling us, or changing your mailing address in CSCU Online Banking. Also be sure we have your current e-mail address, as our latest news and events is now delivered electronically.
Account History or Statement Copy (for each calendar month)	\$ 5.00	You come into the branch to get copies of your account history, or a monthly statement. You can avoid this fee by signing up for E-Statements (electronic statement delivery), accessing this information in Online Banking, or by reviewing your transactions in CSCU Phone Banking @ (580) 718-4000, Option 1 (starting Fall, 2017).
Cashier Check	\$ 5.00	You come into the branch and ask for a withdrawal by official CSCU check, drafted under our name, and payable to you or someone else. You can avoid this fee by simply paying by personal check drawn on your CSCU Draft Checking Account, unless official payment is absolutely required.
Debit Card, Replacement	\$ 5.00	You lose your CSCU Debit Card, and ask us to replace it.
Debit Card, Express Delivery	\$ 50.00	You need your new or replacement CSCU Debit Card faster than the standard 3-14 day mailing time.
Debit Card, PIN re-issue	\$ 5.00	You lost or forgot your CSCU Debit Card personal identification number, and you ask us to reset it.
Dormant Account (monthly, each dormant account)	\$ 5.00	You haven't made any deposit or withdrawal in your CSCU Share Savings or CSCU Draft Checking account in the last 12 months. You can avoid this fee by making any deposit or withdrawal in your CSCU accounts regularly, or at least more often than every 12 months. The easiest way to avoid this fee is by having your regular payroll or government payment automatically deposited into your CSCU account.
Teller Withdrawal by Check (first two are free each month to Members)	\$ 5.00	You call or stop by our branch and ask for a withdrawal by CSCU teller check, payable to you or someone else. You can avoid this fee by paying that item through CSCU Bill Pay or Online Banking (as a one time payment, or setting up a recurring payment), or opening a CSCU Draft Checking account and writing a personal check.
Cashing A Personal or Payroll Check	\$ 5.00	You stop by our branch to cash a personal or payroll check made out to you. You can avoid this fee by depositing at least half of that check into your CSCU Share Savings or CSCU Draft Checking account.
Check Deposit, Returned	\$ 15.00	You deposit a check you received from another person or business into your CSCU Share Savings or CSCU Draft Checking account, we send it to the paying bank to send us your funds, and it is returned to us for some reason as not good.
ACH Origination, Returned	\$ 15.00	You generate an electronic transfer to pay your CSCU loan payment from an account at another bank, and it gets returned to us as no good, usually for insufficient funds at the other bank. You can avoid this fee by insuring you always have sufficient funds at your originating bank to honor this transfer, or instead making the CSCU loan payment directly from your CSCU Draft Checking or CSCU Share Savings account.
Wire Transfer Out, Domestic	\$ 15.00	You ask us to pay you or someone else, at another US bank, by electronic wire transfer. Note that CSCU does not currently wire money outside the US.
Account Early Closure	\$ 15.00	You open a CSCU Draft Checking or Share Savings account, and close it within 180 days of opening. You can avoid this fee by simply keeping that account open and active.
Loan Late Payment	varies	You have a CSCU loan account, and don't make your loan payment on time. Fee is the greater of 5% of your missed payment, or \$15, each time you don't make your loan payment on time. You can avoid this fee by simply making your CSCU loan payments when due.
Account Research / Balancing	\$ 20.00	You ask us to help you balance your CSCU account, or perform research on it. This fee is for each hour of assistance, with a minimum of 1 hour each occurrence.
Legal Processing	\$ 20.00	We have to perform a legal service on your CSCU account, such as levy, garnishment, or lien - each occurrence.
Stop Payment Request	\$ 29.00	You have written a personal check to someone from your CSCU Draft Checking account, and ask us to stop the payment, subject to the item not already being paid (meaning, honored by us as a proper presentment and demand for payment) - each occurrence.
Non-Sufficient Funds / Overdraft	\$ 29.00	You have made a payment from your CSCU deposit account, but there weren't enough funds in that account, at the time of presentment to us, to pay the item for you, so we returned it - each occurrence. You can avoid this fee by simply making sure you have enough funds in your account to cover all of these items at all times: the debit card transactions that you have made, personal checks that you've written, and electronic transfers out that you've initiated. You can easily keep track of your transactions in CSCU Online Banking, CSCU Mobile Banking, or by calling self-service CSCU Phone Banking @ (580) 718-4000, Option 1 (starting Fall, 2017).
Courtesy Pay	\$ 29.00	You have made a payment from your CSCU deposit account, and there weren't enough funds in that account at the time of presentment to us, but you were eligible and signed up for our Courtesy Pay Protection, so we temporarily paid the item on your behalf - each occurrence. This is not a loan - you are expected to pay us back for both the item and this fee within a few days to remain eligible for Courtesy Pay, with a Total Maximum of \$ 500 that we'll pay on your behalf at any time. You can avoid this fee by simply making sure you have enough funds in your account to cover all of these items at all times: the debit card transactions that you have made, personal checks that you've written, and electronic transfers out that you've initiated. You can easily keep track of your transactions in CSCU Online Banking, or by using CSCU Phone Banking starting this fall. CSCU Mobile Banking can also be used instead of CSCU Online Banking in most cases.
Safe Deposit Box, Lost Key	\$ 50.00	You lost your Safe Deposit Box key, and we call in a locksmith to re-drill a new lock and key for you, since we don't carry spare keys. You can avoid this fee simply by keeping the keys we originally assigned you both secure and in a safe place.
One Time Manual ACH	\$ 10.00	You want us to initiate a one-time electronic payment to your CSCU loan account from your account at another bank - each occurrence. You can avoid this fee by either initiating the ACH transfer to us at your other bank, or by signing up for our recurring ACH transfer service.
Excess Monthly Withdrawals - Share or Money Market	\$ 10.00	You make more than 6 withdrawals in a statement cycle from your CSCU Share Savings account, or CSCU Money Market account (as applicable). The 7th withdrawal, and each one beyond that in the same statement cycle, will get this fee. You can easily avoid this fee by opening a CSCU Draft Checking account which allows for unlimited withdrawals, subject to the total available balance in that account.

**\*\* Descriptions here are a courtesy only. Where wording here conflicts with your CSCU Account Agreement, loan or deposit documentation, or other official disclosure by us to you, those documents will apply.**