



Some Things in Life Really are Free!

Daily Negative Balance.....	FREE
Incoming Wire.....	FREE
Overdraft Protection Line of Credit Transfer.....	FREE
Overdraft Protection Savings Transfer.....	FREE
Six Foreign ATM Withdrawals or Transfers/Mo....	FREE

(With access to over 55,000 surcharge free ATMs!)

*The "Other Guys"
Charge up to...*

\$10.00/day
\$25.00
\$15.00
\$15.00
\$12.00+

More Free Stuff

A2A Incoming Transfers	FREE
Check Images Available in Online Banking.....	FREE
CU*Talk Telephone Banking.....	FREE
E-Statements.....	FREE
EasyPay Online Bill Pay.....	FREE
It's Me 24/7 Online Banking.....	FREE
Savings Bond Redemption.....	FREE

Hate Fees? So Do We!

Unfortunately, sometimes there are vendor fees and a cost to do business that we cannot eliminate. However, rest assured we do our best to keep your expense to a minimum. **Call us today at (630) 393-7201 to learn how you can avoid many of these fees with our new program...**



Account/Service Related Fees

A2A Outgoing Item.....\$1.00 <i>(Electronic Account to External Account Transfer)</i>	Check Copy.....\$3.00
Account Closing Fee.....\$15.00 <i>(If within 180 days of opening)</i>	Collection/Foreign Item.....\$30.00
Account Reconciliation & Research.....\$25.00/hr.	Corporate Check.....\$5.00
ATM/Debit Card Replacement.....\$10.00	CU Money Visa® Gift Card.....\$4.00
ATM/Debit Card PIN Replacement.....\$5.00	CU Money Prepaid Visa® Card.....\$4.00
ATM/Debit Card Foreign ATM Withdrawal and/or Transfer Per Item <i>(First 6 are FREE)</i>\$1.00	CU Money Travel Visa® Card.....\$4.00
Cashier's/Certified Check.....\$6.00	Dormant Account.....\$5.00/mo. <i>(Charged after 12 months of inactivity)</i>
Check Printing Charges.....Varies by Design	Duplicate Statement/Activity Printout.....\$2.50
Check Withdrawal by Phone via Teller.....\$5.00	Excessive Pre-Authorized Withdrawal.....\$5.00 <i>(Applies per transaction after 6 allowed per month per Reg. D for non-transactional accounts)</i>

Account/Service Related Fees *continued*

Garnishment/Levy/Citation.....	\$100.00
IRA Annual Maintenance.....	\$10.00
Manual Item Posting.....	\$10.00
Minimum Balance Fee.....	\$2.00/mo. (Account <\$5.00)
Money Order.....	\$1.00
O.o.p.s!.....	\$30.00 (Occasional Overdraft Protection Service)
Overdraft/NSF/Uncollected Funds.....	\$30.00
Overnight Courier.....	Varies by Location
Paper Statement.....	\$2.50 (Excluding members <21 and seniors 65+)
Returned Deposit Check.....	\$30.00
Returned Deposit Third Party Check.....	\$10.00
Returned Mail.....	\$5.00
Returned Statement.....	\$10.00
Stop Payment - Series.....	\$30.00 (Consecutive range of checks, i.e. lost checkbook)
Stop Payment - Single or ACH.....	\$25.00
Telephone Transfers via Teller.....	\$5.00
Temporary Checks - Block of 4.....	\$4.00
Text Banking.....	\$0.25 per text >60/mo.

Verification of Deposit.....	\$5.00
Western Union Domestic Wire.....	\$25.00
Western Union International Wire.....	up to \$54.00
Domestic Wire.....	\$22.00
International Wire.....	\$40.00

Loan Related Fees

ACH Payment Change.....	\$15.00
Duplicate Pay-off Letter.....	\$25.00
Duplicate Mortgage Release.....	\$25.00
Late Payment.....	\$30.00 or (Whichever is greater) 5% Interest Due
Loan Payment by Phone.....	\$15.00
Modification.....	\$250.00
Mortgage Subordination.....	\$100.00
<i>Please see full loan disclosure(s) for other fees that may apply.</i>	

Members on Payroll Deposit

(i.e. only a portion of your payroll is deposited)

Excessive Withdrawal Per Item.....	\$4.00 (First withdrawal per month is FREE)
Check Cashing.....	\$1.00 (Payroll checks drawn on an approved SEG group)

Don't forget to ask us about our exciting new program that can help you save...



Please visit our website below for a complete listing of information on all of our locations.

