

# COPFCU

Banking on a First-Name Basis

## Fee Schedule – Effective 1/1/2021

### Checking Accounts

Simple & Free Checking	Free
50+ Interest Checking	Free
Elite High Interest Checking	\$10 per month Waived with daily balance of \$1,500
Secure Checking	\$4.95 per month
Second Chance Checking	\$9.95 per month
Basic Checking	Free
Courtesy Pay / Overdraft Privilege/ NSF Fee*	\$27 ea.
Stop Payment Fee	\$10 ea.
Check Copy	\$2 ea.
Check by Phone	\$5
Check Cashing Fee (Basic Checking)	\$1
Check Cashing Fee (Non-member)	\$10

### Other Service Fees

Courtesy Pay / Overdraft Privilege / NSF Fee*	\$27 ea.
Automated Transfer Fee	\$5 ea.
Deposited Item Returned Fee	\$10 ea.
Member Deposited Item Return Fee	\$27 ea.
Regulation D Violation Fee	\$3 ea.
Dormant/Inactive Fees (12-months no activity)	\$5 per month
Bad Address Fee	\$2 per month
Account Reconciliation	\$20 flat fee plus \$20 per hour
Account Research Fee	\$20 flat fee plus \$20 per hour
Account Verification	\$10
Account Closing Fee (Within 90 days of opening)	\$15
Statements	Free
Statement Copy Fee	\$3.50 ea.
Money Orders	\$2.50
Cashier's Check	Value & Classic - \$5 ea. Premier – Free
Starter Checks / Emergency Checks	\$5
Collection Item Fee	\$25
Current Month's Transaction Copy	\$2.50
Misc. Requested Copies	\$1 per page

\*Fees may apply to overdrafts created by check, ACH, in-person withdrawals, ATM/Debit card withdrawals or other electronic means.

### Business Accounts

Simple & Free Business Checking	Free
Elite Business Interest Checking	\$10 per month Waived with daily balance of \$5,000+

### Wire Fees

Outgoing Domestic Transfer	\$25 ea.
Incoming Domestic Transfer	\$20 ea.
Outgoing International Transfer	\$40 ea.
Incoming International Transfer	\$20 ea.
ACH Origination	\$10 ea.

### Queensgate Branch

959 West 8<sup>th</sup> Street  
Cincinnati, OH 45203  
(513) 381-2677

### Colerain Branch

3550 Springdale Road  
Cincinnati, OH 45251  
(513) 385-4808

### Blue Ash Branch

9300 Kenwood Road  
Blue Ash, OH 45242  
(513) 948-1234

### ATM / Debit Card

Card Replacement Fee	\$10 ea.
Foreign Transaction Fee	1% of transaction
ATM Withdrawals	
COPFCU ATMs	Free
Alliance One ATMs	Free
PNC ATMs	6 Free per month, then \$1.50 ea.
Non-PNC ATM Withdrawals	\$1.50 ea.
<i>PNC Bank ATMs are no surcharge due to an alliance with COPFCU. ATMs are located inside Thornton's &amp; UDF stores.</i>	

### VISA Credit Cards

Annual Fee	None
Balance Transfer Fee	2% of the transfer (\$5 minimum)
Card Replacement Fee	\$8
Card Replacement Fee – Emergency	\$20
Cash Advance Fee	\$5 per advance
Document Copy Fee	\$8
Foreign Transaction Fee	1% of transaction
Late Payment	\$25
Returned Payment	\$25
Statement Copy Fee	\$3.50

### Loans

Application Fee – Home Equity	\$150
Application Fee – Unsecured	\$25
Origination Fee – Secured	\$100
First Mortgage Fees	Call for current schedule.
Late Payment	\$25
Returned Payment	\$10
Overdraft Line of Credit Annual Fee	\$25 per year
Subordination Fee	\$125
Home Equity Refinance Fee	\$150 if currently at COPFCU

### CD EARLY WITHDRAWAL PENALTY FEE

½ the interest you would have earned

### IRA PREMATURE DISTRIBUTION FEE

10% penalty plus reportable to IRS

Membership Tiers	Current Aggregate Deposit/Loan Balance	Deposit Bonus*	Loan Discount*
Value	\$0.00 - \$24,999.99		
Classic	\$24,999.99 - \$49,999.99	0.15%	-0.25%
Premier	\$50,000+	0.25%	-0.50%