



# **Schedule of Fees & Charges**

**Consumer &  
Business Accounts**

**Effective June 1, 2026**

For purposes of this schedule, "consumer accounts" include personal, joint, trust, custodial, estate, and representative payee accounts that are not established or operated for business or organizational purposes.

### General Service Fees\*

Check Cashing Fee .....	\$10.00
(CSCU onus or CU Corporate Check per item)	
Waived for CSCU Members	
Coinstar Coin Machine .....	5% of Total Deposit
Collection Item - Domestic .....	\$30.00
Collection Item - International .....	\$35.00
Copy of Corporate Check .....	\$10.00
Copy of Deposited Item .....	\$10.00
Copy of Statement or Account Printout .....	\$6.00
Corporate Check Issued to 3rd party .....	\$10.00
Corporate Check Stop Payment .....	\$25.00
<i>Purchase of Indemnity Bond may be required</i>	
Deposit or Cashed item returned .....	\$20.00 per presentment
Dormant Account (12 months inactive) .....	\$5.00 per month
Early Account Closure (within first 90 days) .....	\$15.00
Escheat Notice - per Year .....	\$2.00
External Deposit/Loan Payment by Phone .....	\$10.00
External Deposit/Loan Payment Online .....	\$4.95
IRA Annual Maintenance .....	\$15.00
IRA Transfer/Rollover .....	\$20.00
Letters (special requests) .....	\$25.00
Lien Satisfy .....	\$20.00
Levy, Garnishment or Subpoena .....	\$100.00
Loan Due Date Change .....	\$20.00
Loan Payment Returned .....	\$30.00 per presentment
Missing/Bad Address - per Year .....	\$10.00
New Member Fee .....	\$5.00
Notary fee - Non CSCU Documents, per signature .....	\$15.00
Photocopy Fee .....	\$1.00 per copy
Reconciliation/Research Fee .....	\$20.00 per hour (\$20 min.)
Special Cash Order Request (each) .....	\$10.00
Stop Payment on Automatic Debit (savings) .....	\$20.00
Teller Assisted Phone Transactions and Inquiries .....	FREE
Verification of Deposit .....	\$25.00 per request
Wire Transfer - Domestic .....	\$35.00
Wire Transfer - International.....	\$45.00

### Account Balance & Share Fees\*

Savings Balance Less than \$300 .....	\$6.00 per quarter
<i>Waived for minor accounts, new members (less than 6 months with credit union) or members with an active checking account, loan, certificate, IRA or share plus</i>	
Share Plus Account	
More than 3 withdrawals per Month .....	\$1.00 per withdrawal
Average Daily Balance falls below minimum .....	\$5.00 per month

### Online and Mobile Banking Fees\*

On-Line Banking Service .....	FREE
On-Line Bill Payment Service .....	FREE
Mobile Person to Person Payment .....	FREE
Copy of Bill Payment Check .....	\$15.00 per copy
Stop Payment Bill Payment Check .....	\$30.00

### **ATM/Debit Card Fees\***

*\*\*Additional fees may be charged by ATM owner or POS network*

CSCU ATM Withdrawals .....	FREE
All Other ATM Withdrawals**	
First Three per Month .....	FREE
After Three per Month .....	\$1.50 Each
ATM/Debit Card - New Issue .....	FREE
ATM/Debit Card Replacement .....	\$5.00
ATM Deposit Correction/Adjustment .....	\$5.00
ATM Empty Deposit Envelope .....	\$30.00
Deposits to Co-op .....	FREE
Point of Sale (POS) Transactions** .....	FREE
NSF Withdrawal-Courtesy pay .....	\$14.00 per use
Mastercard Cross Border Fee .....	0.9% of purchase
Mastercard Currency Conversion Fee .....	0.2% of purchase

### **Checking Account Fees\***

Check Copies	
2 Checks per Month .....	FREE
After 2 per Month .....	\$5.00 per check
Check Orders/Checking Supplies .....	Supplier's price plus tax/handling fee
Counter/Temp Checks (4 checks) .....	\$5.00
Inactive Checking Account .....	\$10.00 per month
Balance less than \$100 and no activity for 90 days	
Monthly Paper Statement .....	\$3.00 per month
E-Statements .....	FREE
NSF Fee - Check or Pre-Authorized Debit .....	\$14.00 per presentment
Paid NSF Fee - Check or Pre-Authorized Debit .....	\$14.00 per presentment
Overdraft Transfer from Shares/Mastercard/LOC .....	\$3.00 per transfer
Replacement Check .....	\$25.00
Reverse Stop Payment Request .....	\$20.00
Stop Payment on Check or Automatic Debit .....	\$20.00
Sustained Overdraft Fee .....	\$5.00 per day after 10th business day
Fresh Start Checking Account .....	\$15.00 per month
Premium Dividend Checking Account	
Balance falls below minimum .....	\$5.00 per month

### **Business Savings / Share Fees**

Business Savings / Shares .....	\$10.00 per month
<i>Waived with e-statements</i>	
Additional Business Savings / Share .....	\$5.00 per month per account

### **Business Checking Account Fees**

Business Checking .....	\$5.00 per month
Additional Checking / Share Draft .....	\$5.00 per month per checking/ share draft
Business Dividend Checking .....	\$10.00 per month
Additional Business Dividend Checking / Share Draft .....	\$5.00 per month per checking / share draft

***\*Unless otherwise stated, the fees apply to both consumer and business accounts.***



**Federally Insured By NCUA**

**[www.centralstatecu.org](http://www.centralstatecu.org)  
(209) 444-5300 | (800) 675-5114**

**Call-24 Account Access 24/7  
(209) 943-6803 | (800) 217-4939**