



CBI Federal Credit Union

Schedule of Fees

Last Updated: April 2026

Service Fees

Temporary Checks - four per page	\$ 1.00
Teller Checks, three (3) free monthly, then	\$ 1.00
Photocopy of Share Draft or Substitute Check (IRD)	\$ 3.00
Withdrawal Holiday Club Account before November 1 (each)	\$10.00
New Account Closed within 90 days	\$10.00
Paid NSF Item (overdrawn act brought positive - no staff contact)	\$ 5.00
Paid NSF Item (overdrawn act needs staff contact)	\$20.00
Returned NSF Item (overdrawn electronically or by check)	\$30.00
Stop Payment Request	\$20.00
Returned Deposited Checks for any reason	\$25.00
CU Initiated ACH - Returned NSF	\$25.00
Same Day ACH	\$10.00
Online Bill Pay - Same Day ACH	\$10.00
Online Bill Pay - Overnight Delivery	\$25.00 each
ACH Originations Requests	\$ 5.00
Statement Printout per page	\$ 1.00
Unclaimed Property fee – charged after 3 years of inactivity	\$25.00
Account Reconciliation (minimum one hour)	\$10.00 per hour
Return Mail/Correction Notice	\$ 5.00 monthly
Outgoing Overnight Requested Delivery (standard)	\$35.00
Visits to any CU Service Center, four (4) free monthly, then	\$ 5.00 each
Negative Shares - (for less than \$25.00 in shares)	\$ 2.00 monthly

Wire Transfers

Outgoing Domestic USA Wire Transfer	\$35.00
Outgoing international Wire Transfer	\$55.00

Loan Product Fee

IAL up to \$500 Loan Application	\$ 35.00
IAL \$501 - \$1,500 Loan Application	\$ 50.00
Skip-A-Pay for Loan Payment	\$ 25.00
Repeat Request - Loan Pay-Off Letter	\$ 30.00
Repeat Request for Signed Letter of Subordination	\$ 30.00
MessagePay per transaction	\$ 5.99
Mortgage Recast Fee	\$200.00

VISA Card Services

VISA Return Check Fee	\$ 25.00
VISA Gift Card	\$ 3.00
VISA Late Fee (Classic or Platinum)	\$ 10.00
VISA Telephone Payment - expedited by a VISA Representative	\$ 5.00
VISA International Currency Conversion Fee	up to 1%

CuCheck Card (Debit) Services

CuCheck Card - PIN-based Withdrawals, four (4) free monthly	\$ 1.00
CuCheck Card - PIN-based Deposits, two (2) free monthly	\$ 1.00
Card Replacement Fee, first card free	
Additional lost card	\$ 10.00

FREE SERVICES

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|---|--|---|
| <ul style="list-style-type: none"> Coin Counter Notary Public Service Starter Checks Direct Deposit/Payroll Deduction | <ul style="list-style-type: none"> Virtual Branch Mobile App Mobile Deposit Online Bill Pay Service Zelle Transfers External Account Transfers | <ul style="list-style-type: none"> eStatements PIN Re-issue Incoming Wire - Domestic & International Audio Response |
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Transaction Limitations: CuCheck cards (Debit) are subject to a cash withdrawal limit of \$400 daily. Purchases up to \$2,000 daily.

In compliance with Federal Banking Regulation D (savings only) you may make up to six transfers or withdrawals by means of a preauthorized, automatic, electronic or telephonic transfer to another account of yours or to a third party or by check, debit card or similar order to a third party during any calendar month. If you exceed the transfer limitations set forth above, your request may not be allowed and your account may be subject to a fee.

Fees are subject to change. For updates call us at (815) 439-6676 or visit cbifcu.org or write to us at: CBI Federal Credit Union, 13717 S. Route 30, Unit 157, Plainfield, IL 60544