



# SCHEDULE OF FEES

Community Resource is the friendly place to bank! We offer outstanding rates and low fees on a full range of financial services.

20 Wade Road | Latham, NY 12110 | 518.783.2211

Membership is at CRFCU is open if you live, work, worship or attend school in Albany, Saratoga, Schenectady or Rensselaer Counties or if you have a relative that does. You can also join if you are related to a member of Community Resource or you live in the same household as a member.

## GENERAL FEES

Service	Fee
<b>Share Par Value</b> (minimum member deposit)	\$ 5.00
<b>Returned deposit/payment</b>	\$ 30.00
<b>Copy of statement</b>	\$ 5.00
Copy of statements over 6 years —	\$ 20.00
<b>Copy of CU Check/ Share draft</b>	\$ 4.00
<b>Certified CU Check/ Share draft</b>	\$10.00
<b>Wire Transfer-</b>	
Outgoing Domestic	\$25.00
Outgoing International	\$50.00
<b>Check cashing fee</b>	\$ 5.00
(If no other services/ or less than \$500.00 in all accounts combined)	
<b>CU Official Check fee</b> (Third Party Withdrawal)	\$ 5.00
<b>Overnight mail</b> - Varies based on current postal rates	<b>USPS Rate</b>
<b>Stop payment</b> (SD or Official Check)	\$ 25.00
per draft or range	
<b>Inactivity fee</b> (after 1 year of no activity)	\$10.00
per month, if combined balances are less than \$100 and no other services	
<b>Account closing/ share draft</b>	\$ 25.00
(if closed within 6 months of opening)	
<b>Return mail fee</b>	\$ 5.00
<b>Escheat Fee</b>	\$100.00
<b>Restraining Notice/Tax Levy</b>	\$100.00
<b>Subpoena</b>	\$100.00
<b>IRA Direct Transfer</b> (Outgoing only)	\$ 20.00
<b>Visa Gift Card</b> (per card)	\$ 4.00

## SHARE/DRAFT ACCOUNTS

Service	Fee
<b>Returned Check/ACH debit</b>	\$ 30.00
<b>Paid Check/ACH debit/Debit Card/ATM</b>	\$ 30.00
<b>COMMUNITY Dividends Checking</b>	\$ 10.00
per month if Average Daily Balance falls below \$1,000 min.	
<b>Foreign/Canadian Item Processing</b>	Market Rate
<b>Stop payment Debit Card Transaction</b>	\$ 30.00
<b>Automatic overdraft from shares</b>	\$ 5.00
per day/per post ( ACH/Draft )	
<b>Balance Checking account</b>	\$ 20.00
per hour; 1st hour free	
<b>Excess ATM Withdrawals</b>	\$1.00
Free Checking - 1st 4 at *Foreign ATM's free	
Dividends Checking - 1st 8 at *Foreign ATM's free	
<b>Counter Checks</b> (per sheet)	\$ 2.00
<b>ACH Origination by Phone</b>	\$10.00
<b>Debit Card Replacement</b>	\$ 10.00
3-5 business day delivery	\$ 25.00
2-3 business day delivery	\$50.00
<b>Foreign Currency Conversion Fee (Debit Card)</b>	1% of pur.
<b>Protest fee</b> (per draft)	\$ 20.00

\* A foreign ATM is one that is not owned or operated by Community Resource FCU or that does not participate in the CO-OP, SUM, Member Access Atlantic, Accel/Exchange and some Credit Union 24 networks.

### Banking Services

Community Resource FCU 518.783.2211  
CRFCU Financial Services 518.783.2211 x 248

### Visa Services

Consumer Credit Cards 800.558.3424  
Business Credit Cards 800.552.8855  
Debit Cards 518.783.2211 x 244



NMLS #779828

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Federally insured by



Get mobile with Community Resource FCU. With Mobile banking you can be in charge of your accounts on your schedule.



CommunityResourceFCU.com