

Disclosure of Account Fees

Fees subject to change.
For information, call 757-552-1000 or 800-678-8765.

TYPE OF FEE	AMOUNT	FREQUENCY	TYPE OF FEE	AMOUNT	FREQUENCY
ADDRESS LOCATOR	\$3.50	Each	CREDIT CARDS		
ATM BALANCE INQUIRIES			Lost/Stolen processing fee	\$20.00	Each
(at CFCU-owned machines)	no fee		Overlimit fee	\$20.00	Per statement cycle
(at non-CFCU machines)	\$.50	Per inquiry	Late Fee	\$20.00*	Each
ATM/POS TRANSACTIONS			CREDIT UNION CHECKS	\$3.00	Each
Florida residents	no fee		Fee waived for Elite 50, Elite 50 Plus and Premier Checking.		
Non-Florida residents			Copy	\$1.00	Each
(at CFCU-owned machines)	no fee	Per transaction	Stop payment	\$15.00	Each
(at non-CFCU machines)	\$.75	Per transaction	CUSTOMER SERVICE FEE	\$.75	Each
ATM REPLACEMENT CARD	\$5.00	Each	Basic, Free, Select, Student and Primetime Checking subject to fee.		
ACH DEBIT			ePRODUCT TRANSACTION FEE	\$5.00**	Each
Non-sufficient funds	\$27.50	Per debit	GIFT CARD PURCHASE FEE	\$3.95	Each
Stop payment	\$15.00	Per item	HISTORY OF ACCOUNT	\$1.00	Each
BILL PAYMENT FEES			MARKET LINK		
Check copies	\$2.50	Each	Minimum balance fee	\$10.00	Monthly
Non-sufficient funds	\$27.50	Per item	MONEY ORDERS	\$3.00	Each
Stop payment	\$15.00	Per item	Fee waived for Elite 50, Elite 50 Plus and Premier Checking.		
Bill payer fee* (unlimited bills)	\$4.95	Monthly	NOTARY SERVICE	No charge	
*Bill payer fee waived with Elite 50 Plus & Premier Checking			REOPEN SHARE ACCOUNT	\$20.00	Within 180 days of closing
BUSINESS CHECKING ACCOUNT			RETURNED ITEMS (DEPOSITED/ CASHED)		
Average daily balance below \$10,000	\$15.00	Monthly	Payor NSF/Account closed	\$5.00	Per occurrence
CHECK CARD			Member NSF/Account closed	\$10.00	Per occurrence
Non-sufficient funds	\$27.50	Each	SINGLE SERVICE ACCOUNT FEE	\$4.00	Monthly
Check card replacement	\$15.00	Each	(See Account Disclosures for more information)		
PREMIUM CHECKING ACCOUNTS			STATEMENT COPY	\$2.50	Per statement
Check copy (up to 5 items) (6 or more)	No charge		EMAILED STATEMENT COPY	No charge	Per statement
Check copy (faxed)	\$3.00	Each	STUDENT ACCOUNT	\$4.00	Each month without eStatements
Check printing	Varies by style		eSTATEMENTS FEE		
Non-sufficient funds	\$27.50	Per item	ASSISTED TRANSACTIONS		
Uncollected funds	\$27.50	Per item	(Average Daily Balance of combined shares under \$500)		
Reconcile checking account	\$10.00	Per hour (1 hr. min.)	3-5 withdrawals	\$6.00	Per month
Stop payment/Postdated order	\$15.00	Per item	6-8 withdrawals	\$8.00	Per month
ATM overdrafts	\$27.50	Each	9 or greater	\$10.00	Per month
FREE CHECKING ACCOUNTS			Student Account - over two teller-assisted transactions	\$2.00	Per transaction
Non-sufficient funds	\$27.50	Per item	TRAVELERS CHEQUES		
ATM overdrafts	\$27.50	Each	Single party	1% of purchase	
CHECK CASHING	\$1.50	Per check after one free per month	Travelers Cheques for two	1½% of purchase	
(Average Daily Balance of combined shares under \$500)			WIRE TRANSFERS (BANK-TO-BANK)		
CLOSED SHARE ACCOUNT	\$20.00	Within 180 days of opening	Domestic	\$20.00	
COLLECTION SERVICES			International	\$45.00	
Checks held for collections	\$10.00	Per item			
Coupons	\$6.00	Per envelope			
Foreign checks	\$6.00	Each			

*If payment is not received within 15 business days after the statement closing date, you will pay a late charge of 5% of the unpaid portion of the past due amount, with a minimum due of \$20.00.

**Charged for each transaction or inquiry conducted in person, by mail, or by phone that can be conducted electronically through self service channels (ATM, automated phone system, or online).

Disclosure of Checking Account Fees

Fees subject to change.
For information, call 757-552-1000 or 800-678-8765.

TYPE OF FEE	AMOUNT	FREQUENCY
LOW BALANCE FEE (If account balance falls below \$100 anytime during the month)	\$6.00	Monthly
MAINTENANCE FEE (If member does not have direct deposit* or a payroll deduction* of at least \$500)	\$2.00	Monthly

Preferred Rate Agreement:

Preferred, Preferred Plus, Elite 50 and Elite 50 Plus accounts are eligible to obtain preferred rates and account benefits as outlined in the Premium Checking brochure. These benefits include discounted auto loan and credit card rates, bonus dividend rates on certificates, free Bill Payer service and Credit Card CashBack or Score Card Rewards. If your Premium Checking account is subsequently closed, the Credit Union can adjust the rate on your loan, credit card and share certificate to the rate you qualified prior to the "premium rate" consideration. In addition, any accrued Credit Card CashBack will be forfeited and the monthly Bill Payer fee will apply.

ACCOUNTS OPENED ON OR AFTER AUGUST 30, 2007

TYPE OF FEE	AMOUNT	FREQUENCY	TYPE OF FEE	AMOUNT	FREQUENCY
FREE CHECKING No Minimum Balance Requirement (Inactive accounts are subject to close after 12 months of inactivity)	\$0.00	Monthly	PREFERRED PLUS & ELITE 50 PLUS CHECKING Low Balance Fee (If average daily balance is less than \$2,500 during the previous month)	\$10.00	Monthly
Maintenance Fee	\$0.00	Monthly	PREMIER CHECKING Low Balance Fee (If average daily balance is less than \$5,000 during the previous month or member does not have direct deposit after two concurrent statement periods)	\$20.00	Monthly
eCHECKING No Minimum Balance Requirement	\$0.00	Monthly	MARKET LINK Low Balance Fee (If account balance falls below \$5,000 anytime during the month)	\$10.00	Monthly
ELITE 50 CHECKING Low Balance Fee (If average daily balance is less than \$500 during the previous month)	\$6.00	Monthly			
PREFERRED CHECKING Low Balance Fee (If average daily balance is less than \$1,000 during the previous month)	\$8.00	Monthly			

*Refers to payments processed electronically.

Understanding Regulation D

The transfers listed below are considered Regulation D transfers and count toward the **total of six transfers** permitted each month from a savings account to another account or to a third party by means of a telephone request or a preauthorized or automatic transfer:

1. A telephone request taken by any employee to transfer funds from a savings account to another account.
2. A request received through Call-24 Automated Telephone Banking to transfer funds from a savings account to another account.
3. A transfer to cover check overdrafts (if more than one check overdrafts on a particular day, normally only one transfer is made) and check card overdrafts.
4. A transfer made to cover an ACH debit or check card transaction which overdrafts the checking account.

5. A transfer from a savings account to another account made through eBranch Internet Banking.
6. A transfer from a savings account to a third party by means of a preauthorized or automatic transfer (including ACH debits).

NOTE: "Savings Accounts" include Prime Shares, Money Market, Special Shares and Custom Shares.

Transfers which **DO NOT** count are:

1. A written request to transfer funds from a savings account which is received by mail or messenger.
2. A request to transfer funds from a savings account which is made in person.
3. Transfers from a savings accounts made at an ATM.



(757) 552-1000 or (800) 678-8765
www.chartway.com

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