



Schedule of Fees—Ministry & Business Accounts

Effective 1/1/2026

At Christian Community Credit Union and Adelfi—a division of CCCU—we are committed to delivering high-quality financial products and exceptional service. To support this commitment, we periodically review service fees, charges, and balance requirements. Please review the information provided. If you have questions, call 800.347.CCCU (2228) or email info@mycccu.com.

Transactions and Other Service Fees

Account research per hour	\$25.00
Armored/Courier service	Varies
Cashier's check	\$8.00
DoubleCheck Fee	\$20.00
DoubleCheck non-CCCU	2.5%
Discover/Mastercard Convenience Fee	
DoubleCheck non-CCCU Visa Convenience Fee	\$5.00
Express mail charge	\$40.00 + \$20 for Sat
Garnishment, legal lien or levy fee	\$50.00
Inactive Account Notice (Escheat)	\$2.00
Inactive Account (over 18 months)	\$7.50/monthly
Insufficient funds paid with Courtesy Pay ¹	\$14 each time the item is presented for payment (\$126 max/day)
Items returned against insufficient or uncollected funds	\$14 each time the item is presented for payment by check or ACH (\$126 max/day)
Items sent for collection - Domestic	\$15.00
Items sent for collection - Foreign	\$25.00
Money order	\$3.00
Returned item (deposited)	\$20.00
Returned item (loan payment)	\$30.00
Statement or Interim Statement Copy	\$5.00
Stop payment on Check/ACH	\$30.00
Verification of deposit	\$10.00
Wire transfer (all incoming)	No charge
Wire transfer domestic (outgoing)	\$30.00
Wire transfer international (outgoing)	Varies ²
Wire transfer international tracer	\$25.00

Checking Account Fees

Ministry Basic Checking	No charge
Ministry Interest Checking (if below \$1,500 minimum balance)	\$10.00 per month
Business Interest Checking (if below \$1,500 minimum balance)	\$15.00 per month
Check printing fee	Varies ³
Checks deposited, per item	No charge
Checks paid, per item	No charge
Copy of paid check/deposit slip	\$5.00
Coin deposits	0.5%
Electronic credits/debits per item	No charge

Savings Account Fees

Savings (if below \$100 minimum balance)	\$5.00 per month
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Certificate Account Fees

Monthly certificate dividend check fee	\$5.00
Early withdrawal dividend penalty on certificates	
If term is 12 months or less	\$25.00 + 90 days dividends ⁴
If term is 13 to 24 months	\$25.00 + 120 days dividends ⁵
If term is more than 24 months	\$25.00 + 180 days dividends ⁶

Money Market Account Fees

Check processing fee, checks in excess of six per calendar month, per check	\$6.00
Money Market (if below \$1,000 minimum balance)	\$10.00 per month
Premium Money Market (if below \$10,000 minimum balance)	\$15.00 per month

Visa Check Card/ATM Card Fees

ATM deposit correction	\$5.00
International service assessment fee	1% of debit transaction amount
Multiple cards (each additional after the first two)	\$5.00
Number of free ATM withdrawals each month ⁷	Unlimited
Reissue lost PIN	No charge
Replacement card	\$5.00
Rush order on replacement card	\$40.00

Cash Management Fees—Base Charges

Base monthly service fee	\$10.00
ACH Maintenance (monthly)	\$10.00
EFTPS ⁸	Free with ACH
Reconciliation service-positive pay	\$20.00
Reconciliation service-account reconciliation	\$25.00
Wire maintenance (monthly)	\$10.00

Cash Management Fees—Packages

Deluxe (with ACH and EFTPS, wires)	\$27.00
Premier (with ACH and EFTPS, wires, positive pay and account reconciliation)	\$65.00

Cash Management Fees—Per Item Charges

ACH Origination (option 1) Batch fee/Entry fee	\$5.00/\$0.05 (per entry)
ACH Origination (option 2) Batch fee/Entry fee	\$0.25/\$0.25 (per entry)
Special handling (ACH returned items)	\$5.00
Wire transfers domestic (outgoing)	\$10.00
Wire transfers international (outgoing)	Varies ²

1. Fees created by courtesy paid items are: a) The payment of checks, electronic funds transfers, POS, Visa Check Card ATM or other withdraw request; b) Payments authorized by you; c) The returned of unpaid items deposited by you; d) The assessment of services charges; or e) the deposit of items which according to the Credit Union's Funds Availability Policy, are treated as not yet available or finally paid. (Fees could reduce earnings on dividend bearing accounts.)
2. International Wire fees disclosed at the time of transaction. 3. Check printing fees vary according to type and style selected. 4. If the qualifying period is 12 months or less, you will be assessed the Early Withdrawal Penalty Fee of \$25, plus forfeit an amount equal to all dividends for 90 days on the amount withdrawn. 5. If the qualifying period is 13 to 24 months, you will be assessed the Early Withdrawal Penalty Fee of \$25, plus forfeit an amount equal to all dividends for 120 days on the amount withdrawn. 6. If the qualifying period is more than 24 months, you will be assessed the Early Withdrawal Penalty Fee of \$25, plus forfeit an amount equal to all dividends for 180 days on the amount withdrawn.
7. ATM withdrawals and balance inquiries (even if you do not complete a fund transfer) may be subject to a surcharge from the ATM owner. 8. EFTPS=Electronic Federal Tax Payment System. **Fees are effective 1/1/2026.**