

**CANALS & TRAILS CREDIT UNION**  
**“FEE SCHEDULE”**

July 1, 2017

---

<b>Retail Service</b>	<b>Fee</b>
NSF/Overdraft Fees	\$25.00
Stop Payment Fee	\$10.00
Wire Transfer	\$15.00
Wire Transfer – Foreign	\$45.00
Dormant Account	\$5.00
Skip A Payment	\$40.00
Bill Pay no activity after 3 months	\$6.00
Garnishment/Levy	\$25.00
Acct. Closed (within 6 months of opening)	\$25.00
Acct. Reactivation	\$25.00
Gift Card(max limit \$500.00)	\$2.00
Money Order (up to \$1,000.00)	\$1.00
Cashier’s Check	\$2.50

<b>Visa Card</b>	<b>Fee</b>
Late Payment	\$25.00
Over-Credit Limit	\$25.00
Visa Application Fee	\$25.00
Replace debit card	\$5.00
Replace visa credit card	\$10.00

<b>Loan Service</b>	<b>Fee</b>
Loan Application Fee	\$25.00
Payday Alternative Loan	\$50.00
Mortgage Subordination	\$100.00
Home Equity	\$600.00
Annual Home Equity Fee	\$50.00
Late Fee	\$25.00
Modification Fee	\$50.00

---

<b>New/Revised Products</b>	<b>Open Bal.</b>	<b>Min. Bal.</b>
Share Savings*	\$25.00	\$25.00
<i>\$5.00 Fee for Below Minimum</i>		
CDSimple/Up to 5-Years	\$500.00	\$500.00
<i>\$25.00 Penalty for Early Withdrawal</i>		

**\*\$25.00 is the membership requirement and must be maintained**