

Disclosure of Account Fees

FEES SUBJECT TO CHANGE

Revised: 9/11

TYPE OF FEE	AMOUNT	FREQUENCY
Account Protection Program	\$29.00	Per occurrence
Account Reactivation Fee	\$25.00	Per occurrence
Address Locator	\$3.50	Each
Assisted Transactions ¹		
3-5 withdrawals	\$6.00	Per month
6-8 withdrawals	\$8.00	Per month
9 or greater	\$10.00	Per month
Student Account (over two teller-assisted transactions)	\$2.00	Per transaction
ATM Balance Inquiries		
CFCU-owned machines	No fee	Per inquiry
Non-CFCU machines	\$0.50	Per inquiry
ATM/POS Transactions		
CFCU-owned machines	No fee	Per transaction
Non-CFCU machines	\$0.75	Per transaction
Florida Residents	No fee	Per transaction
ATM Replacement Card	\$5.00	Each
Check Card		
Check Card Replacement	\$15.00	Each
Checking Account Fees ³		
Check copy (up to 5 items)	No charge	–
Check copy (6 or more)	\$1.00	Per check
Check copy (faxed)	\$3.00	Each
Check printing	Varies by style	–
Returned items (deposited/cashed)	\$15.00	Per occurrence
Uncollected funds	\$29.00	Per item
Reconcile checking account	\$10.00	Per hour (1hr. min.)
Check Cashing ¹	\$1.50	Per check after one free month
Closed Share Account	\$20.00	Within 180 days of opening
Collection Services		
Checks held for collections	\$10.00	Per item
Coupons	\$6.00	Per envelope
Foreign checks	\$6.00	Each

TYPE OF FEE	AMOUNT	FREQUENCY
Credit Cards		
Replacement Card	\$20.00	Each
Overlimit fee	\$20.00*	Per statement cycle
Late fee	\$20.00**	Each
Credit Union Checks ⁴	\$3.00	Each
Copy	\$1.00	Each
Customer Service Fee ⁵	\$0.75	Each
Gift Card Purchase Fee	\$3.95	Each
History of Account	\$1.00	Each
Money Orders ⁴	\$3.00	Each
Non Sufficient and Uncollected Funds Fee	\$29.00	Each
Notary Service	No charge	–
Online Bill Payment Fees		
Check copies	\$2.50	Each
Non-sufficient funds	\$29.00	Per item
Bill payer fee ² (unlimited bills)	\$4.95	Monthly
Reopen Share Account	\$20.00	Within 180 days of closing
Returned Items (Deposited/Cashed)	\$15.00	Per occurrence
Single Service Account Fee ³	\$4.00	Monthly
Statement Copy	\$2.50	Per statement
Stop Payments		
Checks	\$20.00	Per item
Bill Payments	\$20.00	Per item
ACH	\$20.00	Per item
Statement Copy Via Email	No Charge	Per statement
Student Account eStatements Fee	\$4.00	Each month without eStatements
Travelers Cheques		
Single party	1% of purchase	–
Travelers Cheques for Two	1.5% of purchase	–
Transfer Fee		
Automated System Transfers	\$5.00	Per automated system transfer
Wire Transfers (Bank-to-Bank)		
Domestic	\$20.00	–
International	\$45.00	–



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

¹ Average Daily Balance of combined shares under \$500

² Bill payer fee waived with Elite 50 Plus & Premier Checking

³ See Account Disclosures for more information.

⁴ Fee waived for Elite 50, Elite 50 Plus and Premier Checking.

⁵ Basic, Free, Select, Student and Primetime Checking subject to fee.

*Up to \$20.00.

**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 up to \$20.00.

Disclosure of Checking Account Fees

FEES SUBJECT TO CHANGE

Revised: 9/11

ACCOUNTS OPENED BEFORE AUGUST 30, 2007		
TYPE OF FEE	AMOUNT	FREQUENCY
Low Balance Fee ¹	\$6.00	Monthly
Maintenance Fee ²	\$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, 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
Free Checking ³		
No Minimum Balance Requirement	\$0.00	Monthly
Maintenance Fee	\$0.00	Monthly
Elite 50 Checking ⁴		
Low Balance Fee	\$6.00	Monthly
Preferred Checking ⁵		
Low Balance Fee	\$8.00	Monthly
Preferred Plus & Elite 50 Plus Checking ⁶		
Low Balance Fee	\$10.00	Monthly
Premier Checking ⁷		
Low Balance Fee	\$20.00	Monthly
Market Link ⁸		
Low Balance Fee	\$10.00	Monthly
Business Checking ⁹		
Low Balance Fee	\$15.00	Monthly

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:

- A telephone request taken by any employee to transfer funds from a savings account to another account.
- A request received through Call-24 Automated Telephone Banking to transfer funds from a savings account to another account.
- 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.
- A transfer made to cover an ACH debit or check card transaction which overdrafts the checking account.
- A transfer from a savings account to another account made through eBranch Internet Banking.
- 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 are **NOT** considered:

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



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¹ If account balance falls below \$100 anytime during the month.

² If member does not have direct deposit or a payroll deduction of at least \$500.

³ Inactive accounts are subject to close after 12 months of inactivity.

⁴ If average daily balance is less than \$500 during the previous month.

⁵ If average daily balance is less than \$1,000 during the previous month.

⁶ If average daily balance is less than \$2,500 during the previous month.

⁷ 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.

⁸ If account balance falls below \$5,000 anytime during the month.

⁹ If account balance falls below \$10,000 anytime during the month.