

**CORNER STONE CREDIT UNION**  
**FEE SCHEDULE**  
**1-Oct-22**

Membership Fee		N/A	
Closing Account within 12 months*	\$	25.00	
Excessive Share Withdrawal			
Over three per month	\$	6.00	
Over nine per quarter	\$	6.00	
Excessive Money Market Withdrawal/Transfers			
Over three per month	\$	7.00	Each
Christmas Club Early Withdrawal*	\$	40.00	Each
Below Minimum Balance Monthly Charges			
Business Share Draft Accounts \$ 2,500.00	\$	25.00	Monthly
Share Draft Accounts \$ 150.00	\$	7.00	Monthly
Super Share Draft Accounts \$ 1,000.00	\$	7.00	Monthly
Money Market Accounts \$ 2,000.00	\$	25.00	Monthly
Share Accounts \$ 25.00	\$	6.00	Monthly
<b>Annual IRA Administration Fee</b>	<b>\$</b>	<b>25.00</b>	<b>Annually</b>
Fresh Start Checking	\$	25.00	Per Occurance
Check by Phone*	\$	6.00	Per Check
Account Reconciliation/Research (One hour minimum)	\$	35.00	Per Hour
Statement Copy*	\$	6.00	Per Statement
Phone Transfer Fee	\$	6.00	Per Transfer
Check Copy	\$	7.00	Each
Wire Transfer Fee *			
Within the United States Outgoing	\$	35.00	
Within the United States Incoming	\$	15.00	
Outside the United States Outgoing	\$	55.00	
Outside the United States Incoming	\$	30.00	
Western Union*	\$	30.00	
Non-Sufficient Funds & Deposited Item Return Fee*:	\$	40.00	Per Item
ACH, ACH Origination, Share Draft, ATM, Debit Card, Auto Transfers			
Member Privilege*:	\$	35.00	Per Item
ACH, Share Draft, ATM Card, Debit Card, Withdrawal			
Stop Payment Fee*:	\$	35.00	Per Item
ACH, Checks, Series of Checks, Teller, Cashier & Money Order Checks			
Incoming/Outgoing Single ACH Origination*	\$	15.00	Per Occurance
Overdraft Transfer Fee*	\$	7.00	Per Transfer
Check Cashing Fees with No Share Draft Accounts	\$	3.00	Per \$100
Teller Check Withdrawal*	\$	5.00	Per Check
Cashiers Check*	\$	5.00	Each
Non Member	\$	10.00	Each
Money Orders*	\$	3.00	Each
Non Member	\$	6.00	Each
Temporary Checks*	\$	2.00	Per 4 Checks (Minimum 4)
MasterCard Replacement Fee*	\$	10.00	Per Card
MasterCard Replacement Fee* 2 or more within 6 mos	\$	25.00	Per Card
ATM/Debit Card Fees			
ATM/Debit Card Replacement*	\$	10.00	Per Card
ATM/Debit Card Replacement* 2 or more within 6 months	\$	25.00	Per Card
Reissue PIN Number*	\$	7.00	Per Occurance
ATM/Debit Withdrawal (CO-OP Free)*	\$	3.50	Per Withdrawal
ATM/Debit Inquiry (CO-OP Free)*	\$	3.50	Per Inquiry
Prepaid VISA Card*	\$	10.00	Primary Owner Card
Other Fees Apply-See ATIRAreload Fee Schedule			
Returned Mail*	\$	6.00	Per Occurance
Deposit Verifications Received	\$	30.00	
Garnishment Levy (Civil Only)	\$	75.00	Plus Attorney Fees If Applicable
Non Member Notary Fee	\$	6.00	Max per Regulation
Foreign MasterCard Cash Advance*	\$	25.00	
Coin Processing (Members under 18 exempt)		5%	
Inactive Fee* (Funds sent to TX Comptroller)	\$	25.00	Per Account
<b>LENDING FEES</b>			
Loan/MasterCard Processing Fee*	\$	20.00	Per Applicant
E-1000 & E-2000 Loan Processing Fee*	\$	25.00	Per Loan
Business Loan Processing Fee	\$	100.00	Per Loan
Title Processing Fee*	\$	120.00	
Late Payment Fees*		5% of Payment Due - Minimum \$25.00	
Loan Extension/Refinancing Fee	\$	40.00	Per Loan
Release of Lien (2nd or more)/Copy of Certified Title	\$	30.00	

\*Includes Platinum Member