

Clearview Federal Credit Union Fee Schedule Effective April 1, 2019

The fees appearing in this schedule will be effective April 1, 2019 and will be indicated on the Truth-in-Savings Disclosure. All fees are subject to change. The fees in bold represent a change in the existing fee schedule. If you have any questions, need current fee information on your Clearview accounts or want tips on how to avoid these fees, please call 1-800-926-0003.

Account Fees

• Abandoned Account Processing (Escheat).....	\$100	• Official Check.....	\$5
• Account Closed within 90 Days.....	\$10	• Overdraft/Non-Sufficient Funds/Uncollected (From Checks, ACH, ATM/Debit cards or Other Electronic Means).....	\$35/item
• Account Reconciliation/Research.....	\$20/hour. One hour min.	• Overdraft Protection Transfer.....	\$5 each
• ATM Transactions: ¹		• Over the Phone Transfer ⁸	\$5 each
Clearview Owned Machines.....	Unlimited-Free	• Photocopy of Check.....	\$4/check
Non-Clearview Machines		• Plastic Card Replacement.....	\$7.50/card
In Network.....	8 free per month	• Statement Copy.....	\$5/copy
More Than 8 Per Month.....	\$2 each	• Stop Payment Cancellation.....	\$10
Out of Network.....	\$3.00 per transaction	• Stop Payment Request.....	\$25/request
• Bad Address/Undeliverable.....	\$7.50/month	• Temporary Checks.....	\$4/four checks
• Bill Pay:		• Verification of Deposit.....	\$10
Inactive Accounts.....	\$4.95/month	• Verification of Deposit and Faxed Copy.....	\$20
Payment Inquiry.....	\$20/request	• Visa:	
Copy of Check Payment.....	\$18/request	Gift Card.....	\$2.50/card
Stop Payment.....	\$25/request	Gift Card (reloadable).....	\$5/activation, \$3/reload
• Check Cashing—Non Member (Clearview Checks)....	\$5/check	Late Payment.....	\$35
• Check Printing.....	Prices vary by style	• Wire Transfer:	
• Checking Paper Statement ²	\$1.50/month	Domestic-Incoming.....	\$15/transfer
• Coin Redemption ³5% of coin total	Domestic-Outgoing.....	\$25/transfer
• Collection Item.....	\$25/item	International-Incoming.....	\$15/transfer
• Continuous Day Overdraft Fee:			
After 7 calendar days — \$5 per day (Maximum of \$100)			
• Courtesy Pay.....	\$35/item		
• Deposited Returned Items:			
Member-Negotiated, Unpaid			
Item Issued by Member.....	\$35/item		
Member-Negotiated, Unpaid			
Item Issued by Non-Member.....	\$10/item		
• Duplication of Tax Information.....	\$5		
• Electronic Payment by Phone			
(from another financial institution).....	\$10/item		
• Excessive Transfer/Withdrawal in Accordance			
with Regulation D.....	\$10/transaction		
• Foreign Check Processing.....	\$20		
• Garnishment/Levy/Subpoena.....	\$100 plus legal fees		
• Inactive Accounts 12 Months			
(not applicable to Youth accounts).....	\$7.50/month		
• IRA Transfer (to another financial institution).....	\$50/transfer		
• Late Payment Consumer or Real Estate Loan.....	\$35		
• Low Activity/Relationship ⁴	\$2/month		
• Member Billed Federal Express.....	Varies		
• Money Order.....	\$2 each		
• Monthly Service Charge (if Minimum Requirement is not met):			
Absolute Checking: ⁵			
Age 26 and older.....	\$5.00		
Age 25 and younger.....	\$2.00		
Simple Checking ⁶	\$3.00		
Money Market ⁷	\$7.50		
• Mortgage Payoff Letter (mailed or faxed).....	\$20		
• MyDeposit Maintenance.....	\$25		

- 1 ATM transactions include inquiries, withdrawals, transfers and deposits.
- 2 No charge to members ages 18 and younger, members 60 years and older and/or checking accounts with an average daily balance of \$1,000+.
- 3 Not applicable for youth members depositing to Youth accounts (age 18 or younger), or members age 60 and older. No charge to active or retired military personnel with a valid military ID on file with account.
- 4 No charge to members ages 18 and younger and/or new accounts opened in the last 6 months. No charge to members with an open loan or Visa product under the same account number and/or members with a deposit balance total of \$200+. No charge to members with an open checking account with at least 1 transaction per month tied to the same checking account number.
- 5 A minimum balance of \$10,000 in combined deposit balances OR \$20,000 in combined deposit and loan balances OR direct deposits totaling \$5,000 or more during a calendar month is required in order to avoid a service fee.
- 6 Direct deposits totaling \$500 or more OR at least five (5) combined transactions of the following types are required during a calendar month to avoid a service fee: debit point of sale, debit signature, BillPayer, Popmoney, checks, ACH or External Transfers.
- 7 A minimum balance of \$1,000 is required to avoid service fee.
- 8 No charge for transfers from existing accounts to fund new accounts such as money market, certificates, etc.