



## FEE SCHEDULE

Community First Guam Federal Credit Union  
Tamuning Service Center  
238 Archbishop Flores Street, Suite 102  
Hagatna, GU 96910

Thank you for choosing Community First to Provide Solutions for you! The following represents fees as of 11/09/18.

### MISCELLANEOUS FEES AND CHARGES

#### Member Account Miscellaneous Fees

Share Account Early Closure : \$20.00 if closed within 30 days of account opening  
SmartCheck Early Closure: \$25.00 if closed within 90 days of account opening  
Holiday Club Early Withdrawal or Closure: \$25.00 for withdrawals or closure prior to November 1st  
Money Market Excessive Transfer Fee: \$5.00 for each transfer after 6 per month  
Verification of Account or Loan: \$1.00  
Statement Hold: \$1.00 per month  
NSF (Non-Sufficient Funds Fee)- Checks or ACH: \$25.00  
Overdraft Transfer Protection : \$7.00 per item  
Check Orders and Counter-Temporary Checks: Check orders vary depending on style and Counter-Temporary Checks - \$1.50 per sheet (4 checks)  
Check Writing Fee: \$0.50 per check after 5 (Smartcheck Basic Only)  
SmartCheck Classic Monthly Maintenance (No longer offered): \$1.25 (applies to existing accounts only)

#### College Accounts Miscellaneous Fees

Early Closure - College SmartCheck: \$25.00 if closed within 90 days of opening  
NSF (Non-Sufficient Funds Fee - Checks or ACH): \$15.00  
Deposited Return Item Fee: \$10.00  
CollegeClub Early Withdrawal : \$15.00 for withdrawals, other than account closure  
CollegeClub Early Closure: \$25.00 if closed anytime other than maturity dates of January 1st and August 1st each year

#### Access Cards and Services

ATM (Automated Teller Machine) Cards: Up to 2 free with initial order - Replacements \$7.00 each  
VISA Check Cards: Up to 2 free cards per account; \$3.00 per card thereafter; \$10.00 replacement fee  
VISA Check Card -College SmartCheck: 1st card free; \$3.00 thereafter; discounted replacement fee  
CommTEL & CommuNete Access (telephone and online banking services including mobile banking): Free

#### Wire Transfer

Incoming Wire Transfer Fee: Free  
Outgoing Domestic Wire Transfer : \$25.00  
Outgoing Foreign Wire Transfer (U.S. Currency): \$45.00  
WT Reprocessing (Amendment): \$30.00 per item  
Wire Tracer : \$40.00 per item

#### Business Account Miscellaneous Fees

Business Account Early Closure: \$50.00 if closed within 90 days of opening  
Overdraft Transfer : \$10.00 per item for Business BASIC (Free for ADVANTAGE & PRIME accounts)  
Non-Sufficient Funds for Checks or ACH: \$50.00 per item  
Business Check Orders and Counter-Temporary Checks : Check orders vary depending on style and Counter-Temporary Checks - \$5.00 per sheet (4 checks)  
Business Statement Hold: \$10.00 per statement  
Business Verification of Account or Loan: \$5.00

#### Business Access Cards and Services

ATM (Automated Teller Machine) Cards (SOLE PROPRIETORSHIP ONLY): Up to 2 free with initial order - Replacements \$7.00 each  
Business VISA Check Card (SOLE PROPRIETORSHIP ONLY): \$10.00 per card after: first (2) two (BASIC); first (3) three (ADVANTAGE); first (5) five (PRIME)  
CommTEL & CommuNete Access (telephone and online banking services): Free

#### Business Member Wire Transfer

Incoming Wire Transfers: Free  
Outgoing Domestic Wire Transfers: \$50.00  
Outgoing Foreign Wire Transfers (U.S. Currency): \$75.00  
Business WT Reprocessing (Amendment): \$30.00  
Wire Tracers : \$40.00

#### Negotiable Instruments

Money Orders: \$1.00 per item  
Cashier's Check: \$5.00 per check  
Traveler's Checks: 1.00% of face value

#### General Miscellaneous Fees

Deposited Return Items: \$15.00  
ACH Reprocessing Request: \$15.00 per item  
Dormant Account Fee : \$10.00 per month after 18 months; \$50.00 per month after 60 months; \$100.00 per month after 96 months  
Stop Payments: \$7.00 for a Single Item (or Sequential range of items under a single request)  
Cashier's Check Stop Payments: \$20.00 per item  
Draft (Check) Copy Fee: \$1.50 (if after six months of issuance)  
Account Inquiry Fee: \$1.00 (per inquiry)  
Statement Copy: \$5.00 per statement period  
Account Reconciliation/Research : \$25.00 per hour  
Notary Services - Members: Free  
Notary Services (Non-Member): \$15.00 for 1st 2 signatures; \$10.00 per signature thereafter  
Levy or Garnishment Processing Fee: \$25.00 per account

#### Various Discounts Available

Based on specific account types: Various discounts on fees may apply

### COMMON FEATURES

**Bylaw Requirements.** You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

**Par Value of Shares.** The par value of a share in the credit union is \$20.00.

**Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

**National Credit Union Share Insurance Fund.** Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.