

SAVINGS SERVICE CHARGES	
Excessive withdrawals on a Money Market account (more than 6 withdrawals per month)	\$3.00 per item
HSA set-up fee	\$20.00
IRA Savings inactivity fee (reviewed for activity between January 1 and December 31 of each calendar year), effective for accounts with a balance of less than \$1,000.00	\$40.00
IRA Certificate & Passbook closeout fee	\$25.00
CHECKING SERVICE CHARGES	
Essential Checking	\$6.00 per month
E-Checking with/without e-statements	FREE/\$6.00 per month
Select Checking with/without Debit Card, active loan & direct deposit	FREE/\$7.50 per month
OVERDRAFT (NSF, COURTESY PAY) SERVICE CHARGES	
<ul style="list-style-type: none"> <li>Returned deposited items drawn off a member's account at Christian Financial or another financial institution</li> <li>Non-sufficient funds (checks, Debit Card transactions, ATM withdrawals/purchases, pre-authorized withdrawals or Bill Pay items)</li> <li>Items (ACH, checks, debit card transactions and online Bill Payment) paid by Courtesy Pay</li> </ul>	\$28.00 per presentment
<p>Overdraft transfers from one deposit product to another (system-generated) Essential Checking is allowed 4 total free per month total across all Essential Checking accounts. Additional transfers are subject to this fee. Overdraft transfers from Lines of Credit are free.</p> <ul style="list-style-type: none"> <li>Imposed for overdrafts created by checks, ATM withdrawals, Debit Card transactions at the Point of Sale, Bill Payments, ACH or by other electronic means.</li> <li>Imposed by member, not by account, so multiple Essential Checking accounts do not receive 4 free transfers each.</li> </ul>	\$2.00 per item
Negative account fee for accounts with a negative status of 15 days or more	\$0.50 per day
Stop payment on checks or ACH	\$28.00 or \$56.00 per series
CARD SERVICE CHARGES	
Card/PIN replacements	\$5.00
Cash withdrawals at a Non-CO-OP ATM	\$1.75
Visa gift cards	\$3.50
SEND MONEY SERVICE CHARGES	
Outgoing domestic wire	\$25.00
Outgoing foreign wire	\$40.00
Incoming wire (Domestic or Foreign)	\$5.00
DIGITAL BANKING SERVICE CHARGES	
Online Bill Pay Excessive Payments Charge (includes total count of bill payments, account-to-account transfers in excess of 25)	\$0.40/payment
Online Business Bill Pay	\$9.95 per mo. for 20 transactions + \$0.40 each additional
Online Bill Pay same day payments	\$9.95
Online Bill Pay next day overnight checks	\$14.95
External Transfers to Outside Institutions	\$5.00
SERVICES & SPECIAL PROCESSING CHARGES	
One-time membership fee (at account opening)	\$10.00
<p>Account Inactivity Charge (assessed per account on accounts with no activity within the past 12 months )</p> <ul style="list-style-type: none"> <li>Excludes loans, CDs, IRAs, Membership Share and individuals under age 21</li> </ul>	\$5.00/month per account
Account closure fee	Lesser of \$10.00 or remaining balance in the account.
Copy of a check	\$3.00
Check withdrawal by mail fee	\$2.00 per check
Check Image (PDF via secure email system)	\$10.00
Cashier's/Counter Check	\$3.00
Money Order	\$2.00
Coin Processing	4% of the amount over \$100 per day
Account Research and Reconciliation	\$20.00 per hour
Garnishment/levy processing	\$50.00
Bad address	\$10.00



**SERVICES & SPECIAL PROCESSING CHARGES (cont.)**

Non-member check cashing fee	\$5.00 for checks \$1,000 or less /\$15.00 for checks \$1,001+
Canadian check handling	\$10.00 (non-U.S. funds only)
Loan payments by phone or web using a non-Christian Financial account, debit or credit card	\$10.00
Escheated account	\$50.00 per account
Statement copies/history print-out	\$2.00
Foreign card access at Christian Financial ATMs	\$2.50
ATM adjustments	\$6.00 each
Home Equity Subordination Fee	\$50.00

SERVICE CHARGES  
- Additional Commercial Services  
Effective February 7, 2025

**DEPOSIT ACCOUNTS**

Christian Financial Business Advantage		
BALANCE	MONTHLY MAINTENANCE	# OF FREE TRANSACTIONS*
\$25,000+	FREE	500
\$15,000 - \$24,999.99	FREE	350
\$7,500 - \$14,999.99	FREE	250
\$2,500 - \$7,499.99	FREE (If balance falls below \$2,500 then maintenance fee of \$10 will be assessed)	200
Small Business Checking		
\$0 with free e-statements	FREE (If e-statements are not maintained then maintenance fee of \$10 will be assessed)	100
Classic Business Checking		
\$0	\$10.00	200
Non-Profit Business Checking		
\$0	FREE	Unlimited

**FUNDS TRANSFER OPTIONS**

Business bill pay	\$9.95 per month for 20 transactions + \$.40 each additional
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**ACH PROCESSING**

	MONTHLY SERVICE CHARGE	PER ITEM STANDARD	PER ITEM SAME DAY
Disbursement - Only Services	\$20.00	\$0.15	\$0.50
Disbursement + Collections	\$25.00	\$0.25	\$0.50
Returns and NSF's			\$28.00

\*Excess transactions will be subject to a \$.20 per item fee.