



FEE SCHEDULE

EFFECTIVE

JULY 1, 2024

The following fees affect all accounts:

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| Account research and Statement Balancing, <i>per hour</i> | \$ 30.00 |
| Bad address, <i>per month</i> | \$ 5.00 |
| Check cashing (<i>Non Member</i>), <i>per item</i> | \$ 10.00 |
| Check orders | Varies |
| Checks drawn on foreign ¹ banks, <i>per item</i> | \$ 15.00 |
| Deposited item returned - <i>written by account owner, per item</i> | \$ 30.00 |
| Deposited item returned - <i>written by 3rd party, per item</i> | \$ 20.00 |
| Holiday Club account early withdrawal, <i>per item</i> | \$ 10.00 |
| Inactive account maintenance ² , <i>per month</i> | \$ 10.00 |
| Non-sufficient funds/Returned Item Fee, <i>per item/per presentment</i> | \$ 30.00 |
| Notary services for members | FREE |
| Overdraft transfer | FREE |
| Paper statement mail fee ³ | \$ 2.00 |
| Phone payment (<i>third party pass-through</i>) | \$ 10.00 |
| Signature Guarantee | \$ 25.00 |
| Stop payment (<i>including BillPay, credit card check</i>) | \$ 20.00 |
| Stop payment through Congressional Online Banking | FREE |
| Tax levy/garnishment | \$ 50.00 |
| Transfers – <i>phone, teller or fax request, per item</i> | \$ 5.00 |
| Wire transfer – <i>incoming</i> | FREE |
| Wire transfer – <i>outgoing/foreign¹, per wire</i> | \$ 45.00 |
| Wire transfer – <i>outgoing/domestic, per wire</i> | \$ 25.00 |

¹International banks. ²This fee only applies to accounts that are inactive for 12 months or longer. If you have a current Congressional Federal loan, Visa® or share certificate, you will not be assessed a monthly inactive fee. ³Paper statement mail fee is waived for Heritage, Capitol, and Independence accounts.

| Account | Account Fee | Paper Statement by Mail | Cashiers Checks Fee | Non-CFCU ⁶ ATM Fees |
|--------------------------------|-------------|-------------------------|---------------------|--------------------------------|
| Independence | Free | Free | Free | 5 Free ⁷ |
| Freedom | Free | Free | \$10.00 | 5 Free ⁷ |
| Classic Checking | Free | \$2 | \$10.00 | 5 Free ⁷ |
| Heritage Checking ⁴ | \$6.00 | Free | Free | 10 Free ⁷ |
| Capitol Checking ⁵ | \$10.00 | Free | Free | No Fees |

⁴Heritage account fee waived with 25 debit swipes a month, totaling \$250 or more. ⁵Capitol account fee waived with 25 debit swipes a month, totaling \$250 or more, and \$25K average daily balance in checking account. ⁶Out-of-network ATMs. In-network ATMs are those in the shared CO-OP network & at 7-11 locations. ⁷ATM transactions over stated amount will have a fee of \$1.50 per item.

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