

CITY OF BOSTON CREDIT UNION Schedule of Fees

Effective October 1, 2012

Checking Accounts

Checks per Box	Varies by style
Insufficient Funds Charge per item	>\$15.00
Uncollected Funds Charge per item	>\$15.00
<i>The above fees may be created by check, ACH withdrawal, in person withdrawal or electronic means. Fee applies whether item was returned or paid.</i>	
Stop Payment	\$8.00
Overdraft (OD) Protection	
Transfer Fee	\$2.00
Checking Account - check copy	\$5.00
<i>Free if accessed via Home Banking</i>	

Debit/ATM Card

Transaction made at City of Boston CU or SUM [®] Network ATMs with Direct Deposit of payroll check into a CBCU Checking Account	Free
Transaction made at City of Boston CU or SUM [®] Network ATMs without Direct Deposit of payroll check (First 5 per month Free)	\$1.00
Replacement ATM or Debit Card	\$8.00
First Replacement Card	Free
Express delivery of ATM or Debit Card	Varies depending on delivery option choice

Miscellaneous Fees

Return Check Charge	\$2.00
Abandoned Property	\$25.00
Tax Levy/Garnishment	\$25.00
Notary Service	Free
Incoming Wire	Free
Outgoing Wire	\$20.00
Account Reconciliation, if Credit Union error	Free
Account Reconciliation, if Member error, per hour	\$10.00
Coin Machine Use - Member	Free
Coin Machine Use - Non-member	25% of total coin

Share Certificate Withdrawal Penalties

3 - 12 months Share Certificate	1 months interest
13 - 36 months Share Certificate	3 months interest
37 months & over Share Certificate	6 months interest

Checks

Treasurer's Check	Free
Money Order	\$1.00
Stop Payment on Treasurer's Check	Free
Stop Payment on Money Order	Free

Home Banking and Bill Pay

City of Boston CU Home Banking	Free
Bill Pay Service	Free
Bank to Bank or Person to Person Transfer	Free
eDocument Delivery of Monthly Statement	Free
eDocument Delivery of Loan Bill	Free
Non-CBCU Account Management Tool	Free

Safe Deposit Boxes*

Box Sizes Available in West Roxbury Branch

3 x 5 Box	\$35.00
5 x 5 Box	\$50.00
3 x 10 Box	\$65.00

Box Sizes Available in Canton Branch

3 x 10 Box	\$65.00
5 x 10 Box	\$100.00
10 x 10 Box	\$150.00

Drilling Cost

Key Replacement Cost

Safe Deposit Boxes only available in West Roxbury and Canton Branches.

**Please note the lessor does not provide insurance coverage for the contents of your Safe Deposit Box.*