



FEES & CHARGES: Effective March 1, 2019

AAA Auto Insurance	\$2.00	per policy
AAA Homeowners Insurance	\$1.00	per policy
Account Close and Reopen within 90 days	\$30.00	each
Account Reconciliation	\$35.00	per hour
Account Research	\$35.00	per hour
Account Statement Reprint	\$5.00	each per month
ATM / Debit Mastercard Replacement	\$35.00	each - after 3 rd reissue
ATM Fee - Foreign Transactions	\$1.00	per transaction
ATM Fee - Non-Member Surcharge	\$2.00	per transaction
Check (Sharedraft) Photocopy	\$2.00	each FREE request through COPOCO@home
Debit Card Dispute - <i>Denied</i>	\$30.00	each
Debt Consolidation Processing Fee	\$35.00	per application
Deposited Item Returned Unpaid	\$35.00	each
Document Shredding Service	FREE	
Dormant Account Fee	\$5.00	each per month following dormancy notice
Escheat Processing	\$50.00	each or account balance if less
e-Statements	Free	
Garnishment Processing Fee	\$30.00	each
Indirect Lending Late Payment	\$15.00	or 5% of payment - the greater amount
IRA / ESA Annual Fee	\$10.00	each
Land Contract Service	\$5.00	per month
Money Order - up to \$1,000	\$1.50	each
Non-Sufficient Funds (NSF) Item	\$35.00	each
Notary Public	FREE	
Overdrawn Forced Transfer Item	\$5.00	each
Overdraft Privilege Paid Item	\$35.00	each
Overdrawn Debit ATM, EFT, & POS Transaction	\$35.00	each
Pay By Phone (minimum \$25 payment required)	\$15.00	each
Pre-Authorized Payments – (only available when electronic processing is not offered)	\$10.00	each
Skip A Pay	\$35.00	each
Share Draft / Checking accounts		A minimum balance fee of \$2 will be imposed each month the balance in the account falls below \$300 any day of that month. The monthly service fee can be avoided with direct deposit. Ask for details.
Stop Payment	\$35.00	FREE request through COPOCO@home
VISA Platinum Late Payment Fee	\$25.00	per month
VISA HELOC Platinum Late Payment Fee	\$30.00	per month
VISA Replacement Card	\$35.00	each after 3 rd reissue
VISA Gift Cards	\$2.95	each
VISA Statement Reprint	\$5.00	each per month
Wire Transfers	\$20.00	each - Incoming or Outgoing within USA only



Account Access is available 24 / 7 / 365

Visit www.copoco.org for more information
about remote account access to your account today!

- ◆ **COPOCO@Home Online Banking** is like having a member service representative anywhere you have internet access. It's quick and easy!
- ◆ Eliminate late fees with **COPOCO CCU Bill Payment Service**, you can pay anyone you would normally pay by check or with your MasterCard ATM / Debit Card.
- ◆ With your mobile device, you are never more than a tap away from your local branch in your pocket, everywhere you go! Download the **COPOCO APP** from Google Play or iTunes and get started today.

