

CANALS & TRAILS CREDIT UNION
“FEE SCHEDULE”

February 1, 2023

Retail Service	Fee
NSF/Overdraft Fees	\$30.00
Stop Payment Fee	\$10.00
Wire Transfer	\$25.00
Dormant Account	\$5.00
Skip A Payment	\$40.00
Bill Pay no activity after 3 months	\$6.00
Garnishment/Levy	\$25.00
Acct. Closed (within 6 months of opening)	\$25.00
Acct. Reactivation	\$25.00

Visa Card	Fee
Late Payment	\$25.00
Over-Credit Limit	\$25.00
Visa Application Fee	\$25.00
Replace debit card	\$5.00
Replace visa credit card	\$10.00

Loan Service	Fee
Loan Application Fee	\$35.00
Payday Alternative Loan	\$50.00
Mortgage Subordination	\$100.00
Home Equity	\$800.00
Annual Home Equity Fee	\$50.00
Late Fee	\$25.00
Modification Fee	\$50.00

New/Revised Products	Open Bal.	Min. Bal.
Share Savings*	\$25.00	\$25.00
<i>\$5.00 Fee for Below Minimum</i>		
CDSimple/Up to 5-Years	\$500.00	\$500.00
<i>\$25.00 Penalty for Early Withdrawal</i>		

**\$25.00 is the membership requirement and must be maintained*