## CANALS & TRAILS CREDIT UNION "FEE SCHEDULE"

February 1, 2023

NSF/Overdraft Fees \$30.00 Stop Payment Fee \$10.00 Wire Transfer \$25.00 Dormant Account \$5.00 Skip A Payment \$44.00 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 Mortgage Subordination \$100.00 Home Equity \$800.00 Annual Home Equity Fee \$50.00 Modification Fee \$25.00 Modification Fee \$50.00 Modification Fee \$50.00 Modification Fee \$50.00 Modification Fee \$50.00	Retail Service	Fee
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	NSF/Overdraft Fees	\$30.00
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	Stop Payment Fee	\$10.00
Skip A Payment Bill Pay no activity after 3 months Garnishment/Levy Acct. Closed (within 6 months of opening) Acct. Reactivation  Visa Card Fee  Late Payment Over-Credit Limit Visa Application Fee Replace debit card Replace visa credit card  Loan Service Fee  Loan Application Fee Payday Alternative Loan Mortgage Subordination Home Equity Annual Home Equity Fee Late Payment S25.00 S25.00 Fee S25.00 Fee S25.00 Fee S35.00 S35.00 S36.00	Wire Transfer	\$25.00
Bill Pay no activity after 3 months 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 \$55.00 Late Fee \$25.00	Dormant Account	\$5.00
Garnishment/Levy Acct. Closed (within 6 months of opening) Acct. Reactivation  Visa Card  Fee  Late Payment Over-Credit Limit Visa Application Fee Replace debit card Replace visa credit card  Loan Service  Loan Application Fee Payday Alternative Loan Mortgage Subordination Home Equity Annual Home Equity Fee Late Payment S25.00 Fee  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00	Skip A Payment	\$40.00
Acct. Closed (within 6 months of opening) Acct. Reactivation  Visa Card  Fee  Late Payment Over-Credit Limit Visa Application Fee Replace debit card Replace visa credit card  Loan Service  Loan Application Fee Payday Alternative Loan Mortgage Subordination Home Equity Annual Home Equity Fee Late Payment S25.00  \$25.00  Fee \$25.00  \$50.00  \$50.00  \$100.00  \$800.00  Annual Home Equity Fee Late Payment \$25.00  \$25.00	Bill Pay no activity after 3 months	\$6.00
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	Garnishment/Levy	\$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	Acct. Closed (within 6 months of opening)	\$25.00
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	Acct. Reactivation	\$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	Visa Card	Fee
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	Late Payment	\$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 \$55.00 Late Fee \$25.00	•	\$25.00
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 \$55.00 Late Fee \$25.00	Visa Application Fee	\$25.00
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 \$55.00 Late Fee \$25.00	Replace debit card	\$5.00
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	Replace visa credit card	\$10.00
Payday Alternative Loan \$50.00  Mortgage Subordination \$100.00  Home Equity \$800.00  Annual Home Equity Fee \$50.00  Late Fee \$25.00	Loan Service	Fee
Payday Alternative Loan \$50.00 Mortgage Subordination \$100.00 Home Equity \$800.00 Annual Home Equity Fee \$50.00 Late Fee \$25.00	Loan Application Fee	\$35.00
Mortgage Subordination \$100.00 Home Equity \$800.00 Annual Home Equity Fee \$50.00 Late Fee \$25.00		\$50.00
Annual Home Equity Fee \$50.00 Late Fee \$25.00	• •	\$100.00
Late Fee \$25.00	Home Equity	\$800.00
20.00	Annual Home Equity Fee	\$50.00
Modification Fee \$50.00	Late Fee	\$25.00
	Modification Fee	\$50.00

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

<sup>\*\$25.00</sup> is the membership requirement and must be maintained