

FEE SCHEDULE

COMERCIAL ACCOUNTS

Effective **December 1, 2025**

SHARE ACCOUNTS

Regular/Christmas/Cari Kid/iSave/Checking
(General fees applies to all accounts)

Service	Amount
Membership (Fee applies only when opening a Regular Share Account)	\$5.00
Monthly for dormant accounts (No activity for 12 months)	\$5.00
New account closed in the next 365 days	\$10.00
Withdrawal in official check to third parties	\$8.00
Overdraft transfer protection	\$1.00
Monthly statements in paper* (Does not apply for members over 65 years)	\$3.00
Returned deposit checks	\$15.00
Returned pre-authorized debit	\$20.00
Returned ACH originated by CFCU	\$20.00
Charge for each transaction after the sixth per month**. Does not apply to checking.	\$1.00

CHECKING ACCOUNT

Service	Amount
Monthly service when daily balance is less than \$1,000 (Does not apply the first year in new accounts or members over 65 years)	\$10.00
Processed checks (In excess of 10 monthly checks)	.50¢
Returned checks (Insufficient/uncollected funds)	\$20.00
Cost for receiving check order in branch	\$10.00

TELLER SERVICES

Service	Amount
Money orders	\$2.00
Marbetes to members	\$3.00
Marbetes to non-members	\$5.00

MEMBER SERVICES

Service	Amount
Copy of statement* (Month or quarter)	\$10.00
Coupon book duplicate	\$10.00
Processed check image	\$5.00
Annual interest report copy - 480s	\$5.00
Loan amortization copy	\$5.00
Letters requested by members and non-members	\$10.00
Incoming wire transfers	\$15.00
Outgoing wire transfers	\$50.00 - \$65.00
Cancelled wire transfers	\$15.00
Reconciliation / investigation per hour (1 hour minimum)	\$15.00
Phone transaction assistance* For payment, ACH origination, balance, transfer or withdrawals (Does not apply for members over 65 years)	\$2.00
Transfers A2A and P2P (transfers to other institutions or persons)	\$2.00

More than 10 ATM transactions per month	\$1.00
ATM balance inquiry*	\$1.00
ATM card replacement	\$5.00

CARIBE BILL PAY-E

Service	Amount
Investigation	\$25.00
Stop payment	\$15.00

SHARED BRANCHING SERVICES*

Service	Amount
Deposits, transfers or payments	\$6.00
Withdrawals up to \$1,000	\$7.00

(Other fees may apply in participant credit unions of the CU Swirl Network and VCOM Kiosks)

OTHER SERVICES

Service	Amount
Processing of seizure orders issued by government agencies or courts	\$75.00
Attend court hearing in the metro area	\$50.00
Attend court hearing out of metro area	\$100.00
Activation of single interest auto insurance	\$75.00
Deactivation of single interest auto insurance	\$75.00
Change of interest rate for not submitting to CFCU vehicle title on time	\$75.00
Change of interest rate when vehicle title is submitted to CFCU after due date	\$75.00

FREE SERVICES

- Withdrawals in Coop24 ATM networks
- Direct Deposit
- Caribe Online
- TeleCaribe
- Caribe Bill Pay-e
- Caribe Mobile
- Online statements
- First 10 monthly processed checks in CaribeCheck account
- Check images of CaribeCheck account through Caribe Online



*These fees can be avoided by using our free services. More information at www.caribefederal.com

**For details of which transactions are included in this fee, please visit our website.



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Credit Union**

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Deposits federally insured by **NCUA**.