

CCB Fee Schedule

We made every effort to keep costs as low as possible by removing minimum balances on consumer accounts and ensuring all accounts can earn interest with 'Connect' pricing. However, in order to preserve our historic mutual institution, fees are necessary to cover costs. Without an approved exception, these fees are enforced on all accounts except for members with Legend status.

This fee schedule is effective 01/25/2025 and subject to change at our discretion. We thank you for your understanding.

Product Fees

Online Banking / Bill Pay / Telephone Banking	Free for all members
Negotiable Items (Bank issued checks with guaranteed funds)	
Bank Checks – Bank Stop Payments Available	\$5.00 per item
Cashiers Checks – Stop Payments Prohibited	\$10.00 per item
Temporary Checks	\$1.00 per item
Check Orders (Free for historic 'plus' account members)	Cost varies depending on style
Debit Card Replacements	1 Free per year / \$15 per card after
Safe Deposit Boxes	
Small 3x5 / Med 3x10 / Lg 6x10 / XL 9x10	\$25 / \$50 / \$75 / \$100 Annually
Key Deposit	\$25

Service Fees

Third Party Account Verifications	Free
Account Printouts (includes check copies)	3 Free per month / \$1.00 per page after
Photocopies [^]	\$0.25 per page
Faxes (Incoming and Outgoing) [^]	\$1.00 per fax
Notary Service (\$10 per service for non-members) [^]	Free for Members
Account Research and Balancing Assistance (First 15 minutes free)	\$50.00 per hour after / ½ hour Minimum

Services noted with ^ are available to non-members

Transaction Fees

Non-Sufficient Funds (NSF)	\$35.00 per transaction
Overdraft Protection/Line of Credit Transfers	\$5.00 per transfer
Wire Transfers	
Outgoing / Incoming	\$25.00 per transaction / Free
Returned Deposits	
Items drawn on third party account	\$10.00 per transaction
Items drawn on member account	\$35.00 per transaction
Stop Payments / Renewals	\$25.00 per item / \$15.00 per item
Bulk Coin – Rolled Only (<i>Rolls provided upon request</i>)	Free
Garnishments, Executions, Levies, Collections	\$50.00 per item

Account Fees

Account Closed within 90 days of opening	\$25.00
Inactive Account (no account activity for 24 months)	\$3.00 per month
Dormant Account (no account activity for 3 years)	\$10.00 per month
Returned Mail	\$5.00 per occurrence
IRA Annual Fee	\$25.00 per plan
Business Checking and Savings	
Non-Profit (501c3)	Free
Small Business (Under \$1M in annual revenue)	\$10.00 per month / \$250 daily balance
Municipals (Government/Public entities)	\$20.00 per month / \$2500 daily balance
Commercial (Over \$5 in annual revenue)	\$30.00 per month / \$5000 daily balance
	<i>(Fees waived if daily balance is maintained)</i>

