

\$5 Monthly Membership Fee

Waived when any of the following criteria are met:

- First 180 days of membership
- Youth and Business Members
- Member with a household relationship of \$1,000 or more
- Member with a Health Savings Account
- Member with a OceanKrest Credit Card
- Member with electronic statements

	Great \$0.00 - \$5,000	Greater \$5,000.01 - \$15,000	Greatest > \$15,000
Statement & Balance Related Fees			
Account Reconciliation/ Research Fee	\$10.00/hour	\$10.00/hour	\$10.00/hour
Returned Mail Fee / per occurrence	\$5.00	\$5.00	\$5.00
Paper Statement Fee* Exemptions Available	\$2.00	\$2.00	\$2.00
Safe Deposit Boxes			
Size 3 x 10	\$35.00	\$20.00	\$10.00
Size 5 x 10	\$55.00	\$30.00	\$20.00
Size 10 x 10	\$75.00	\$40.00	\$30.00
Drill Fee or Lost Key Fee	At Cost	At Cost	At Cost
Miscellaneous Fees			
Holiday Club Early Withdrawal	\$5.00	\$5.00	\$5.00
Legal Process Fee	\$25.00	\$15.00	\$15.00
Money Orders	\$3.00	\$2.00	\$1.00
Official Checks	\$3.00	\$2.00	\$1.00
Incoming Wire Transfer Domestic	\$15.00	\$5.00	\$5.00
Outgoing Wire Transfer Domestic (in lobby)	\$25.00	\$15.00	\$15.00
Outgoing Wire Transfer International (in lobby)	\$45.00	\$35.00	\$35.00
Non Member Notary Fee	\$5.00	\$5.00	\$5.00

Zoomgate	
Over the Phone and Online Loan Payment	\$5.00

FEE SCHEDULE

Statement & Balance Related Fees	
Child Support Processing Fee	\$5.00
Dormant Account Monthly Fee (Assessed after 18 months)	\$6.00
Escheatment Fee	\$30.00
Gift Cards	\$3.00
Non-Sufficient Funds Per Item** (ACH, Check, Debit)	\$28.00
SafetyNet Plus Per Item	\$18.00
Replacement Card Rush Delivery Fee	\$30.00
Statement Copy Fee	1 Free / \$2.00 After 1
Stop Payment (ACH, Check)	\$30.00
Skip-a-Pay	\$35.00
Double Check Fee	\$20.00

Standard Products & Services	
UChoose Checking Account	
Minimum Opening Balance	None
Service Charge/Month (with minimum \$500 Direct Deposit/month)	Free
Service Charge/Month	\$6.00
CME Platinum Checking	
Minimum Opening Balance	None
Service Charge/Month	\$8.00
CME Premium Plus Checking***	
Minimum Opening Balance	None
Service Charge/Month (with \$1,000 average daily balance OR \$10,000 household relationship)	Free
Service Charge/Month	\$8.00
CME Premium Checking	
Minimum Opening Balance	None
Service Charge/Month	\$6.00
CME Basic Checking	
Minimum Opening Balance	None
Service Charge/Month (with Direct Deposit OR \$100 avg. daily balance OR under age of 23)	Free
Service Charge/Month	\$6.00
EZ Value Checking	
Minimum Opening Balance	\$100.00
Service Charge/Month (with eStatements OR \$500 Direct Deposit)	\$10.00
Service Charge/Month	\$15.00
Money Market Account	
Service Charge/Month	Free
ATM Fees	
CME ATMs	Free
Non-CME ATMs****	\$3.00

*Exempt for members aged 65 & above in the greater tier, youth and HSA accounts. **NSF to include any return items and cause the account to be overdrawn. ***This product is no longer offered. ****ATM operator surcharges may apply. See member agreements and disclosures for account details. Effective 6/28/2023.