Fee Schedule

January 1, 2026

COMMONWEALTH central credit union

General Fees	Standard Fee	Financial Partner*
Account Research or Reconciliation	$25 / hour	$25 / hour
Cashier's Check (1 free / day)	$5	$5
Closed Account (within 1 year of opening)	$10	$10
Copy of Check (2 free / month)	$2	$2
Copy of Statement / Receipt	$3	Free
Escheat Notice	$2	$2
Excess Withdrawal (Regular Shares / MMA)	$5	$5
Federal Tax Deposit Courier	$25	$25
Holiday Club Early Withdrawal	$20	$20
IRA Closing/Transfer (under age 59½)	$20	Free
Legal Process	$25	$25
Levy Fee	$25	$25
New Membership	$5	$5
Payroll Advance	$25	$25
Plastic Card Replacement (1 free / year)	$5	$5
Expedited	$50	$50
Quarterly Inactive Membership**	$10 / quarter	$10 / quarter
Stop Payment (checks, ACH, loan drafts)	$26	$26
External Loan Payment Over the Phone	$20	$20
External Loan Payment Online	$5	$5
Tax Identification Number / Name Mismatch	$100	$100
Wire Transfers		
Incoming (Domestic)	$10	Free
Outgoing (Domestic)	$25	$25
Wire Trace or Amendment	$35	$35
Automated Teller Machine (ATM) Fees		
Out of Network ATM Withdrawal (Non-CommonWealth Non-CO-OP Network)	$2	4 free / month
Checking/Share Draft Fees		
eStatement Checking Paper Statement	$2	$2
Monthly Service Charge		
Value Checking	$4 / month or waived with $300 daily balance	Free
Premium Checking	$7 / month or waived with $600 average daily balance	Free
Wealth Checking	$10 / month or waived with $2,500 average daily balance	Free
Temporary Checks (1 free set *at account opening*)	$5	$5
Check Reorders	Refer to Catalog	1 box free / year (CW Image Checks)
Non-sufficient Funds (NSF)	$14	$14
Overdraft Item Paid (no fee for transactions $5 or less)	$14	$14
Visa Credit Card Fees		
Cash Advance (using CW Visa)	3% of amount advanced or $10, whichever is greater	3% of amount advanced or $10, whichever is greater
Late Payment	$10	$10

*Members with $10,000 and over in combined loan and core deposit balances. Core deposits are balances in Regular Shares, Value Checking, Free Checking with eStatements, Free Checking, Premium Checking, Wealth Checking, Wealth Management and Money Management accounts.
**If at any time your Regular Share Account balance is below $500, you have no other active loan or share accounts on your membership and there has been no activity on your account other than the postings of dividends in the past year, your account will be assessed a quarterly $10 inactivity fee. If your Regular Share account balance reaches $0, the account will be closed.

Business Account Fees		
Monthly Service Charge		
Access 100 Business Checking	$7 / month or wiaved $2,500 *average daily balance*	$7 / month or waived with $2,500 *average daily balance*
Imperium Business Checking	$12 / month or waived with $5,000 *average daily balance*	$12 / month or waived with $5,000 *average daily balance*
Additional Checks *for Access 100 only (100 free / month)*	$0.13 / check	N / A
Lending Fees *(Please refer to loan documents for additional loan related fees)*		
Real Estate Demand	$30	$30
Subordination	$200	$200