



FEE SCHEDULE

Main Office:
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cencap.com



Share Draft Account Fees

Overdraft transfer fee	\$5.00 per item
Insufficient funds fee (NSF)	\$30.00 per item
Stop payment fee	\$20.00 per item
Copy of paid draft fee	\$5.00 per item
Share draft printing fee	prices vary depending on style

Electronic Fund Transfer (EFT) Fees

Insufficient funds fee (NSF)	\$30.00 per item
Overdraft transfer fee	\$5.00 per item

ATM/Debit Card Fees

Insufficient funds fee (NSF)	\$30.00 per item
Card replacement	\$10.00 per card
Overdraft transfer fee	\$5.00 per item
Card replacement Rush	\$45.00 per card

Other Service Fees (applicable to all accounts)

Bad address fee	\$2.50 per item
Deposit return item fee	\$15.00 per item
Statement copy fee	\$5.00 per statement
Microfiche statement fee	\$5.00 per statement
Money order fee	\$1.50 per item
Stop payment on official check	\$25.00 per item
Official check in excess of one	\$5.00 per check
Early closed share certificate	One Half of Term
Early withdrawal from Christmas or Vacation account	\$10.00 each time
Research of account (balancing) <i>First 15 minutes free</i>	\$25.00 per hour
Outgoing domestic wire fee	\$20.00 per item
Outgoing foreign wire fee	\$40.00 per item



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government