

MEMBER FEE SCHEDULE



PRODUCTS AND SERVICES

Description	Quantity	Fee
Membership	1 time	\$1

Loan

Application	Per application	\$30
Co-Signer application	Per application	\$10
Skip-A-Pay	Month/Bi-Weekly	\$30/\$15
Lien Release fee	Per Lien	\$11

Checking

Stop Pay Check/Electronic Pmt	Per item	\$30
Overdraft Transfer Fee	Per transfer	\$3
Non-Sufficient Funds	Per item	\$30
Return Deposited Item	Per item	\$30
Copy of Check	Per item	\$5
Daily Negative Balance	Daily	\$5
Statement Reprint	Per month	\$5
Account Print Out	Per Account	\$3
Duplicate IRS Reporting Form Fee	Per Account	\$3

Safe Deposit Boxes

3x10*	Annual	\$35
5x10*	Annual	\$60
10x10*	Annual	\$100
Replacement Key	Per key	\$50
Drilled Box	Per time	\$75
Late Fee	No access to box	

Miscellaneous

Debit Card Replacement	Per card	\$10
Credit Card Replacement	Per card (see visa disclosure)	
Inactive Debit Card*	Per month	\$5
Inactive Credit Card*	Per month	\$5
Dormant Account*	Per month	\$5
Cashiers Check Made Payable to others	Per check	\$5
Copy of Cashiers Check	Per check	\$10
Wire Incoming/Outgoing	Per wire	\$20
Check Cashing If Share balance is below \$50 and no other share or loan accounts	Per check	\$5
Fax	Per Fax	\$2
Return Mail	Per item	\$5
Research	Per hour	\$20

*Additional fees and disclosures for Visa Card, Dormant/Inactive Accounts and Safe Deposit Boxes

Checking

Shares (aka Savings)

- Money Market Savings
- Share Certificates (aka CD's)
 - 6 Months
 - 12 Months
 - 24 Months
 - 26 Months
 - 48 Months

Retirement

- IRA Roth
- IRA Traditional

Loans (apply online at capecu.com)

- Mortgage 5/5 ARM 300 Months
- 2nd Equity ARM 5/5 120 Months
- Land Loans
- Fixed Rate Mortgages

When Available See Staff

- New Auto
- Used Auto
- Signature Loan
- Credit Card
- Recreational Vehicles New and Used
- Christmas Vacation
- Share Secured

Free Services

- Online Banking
- Bill Pay
- Debit Card
- Mobile Banking
- Remote Deposit Capture
- Notary Service (Free for members)
- Card Valet
- Payroll Deduction
- E-Statements
- Internal Transfers

Club Accounts

- Christmas: No withdrawals prior to Oct 1. Closing for early withdrawal \$5 (Account cannot be reopened until 10/01)
- Vacation
- You Name It Savings

As of 6/1/21