



# COMMON TRUST

## FEDERAL CREDIT UNION

8 Cedar Street Woburn, Massachusetts 01801  
commontrustfcu.org  
781-933-2600

This schedule of charges for all accounts sets forth certain fees and charges applicable to your credit union accounts effective 10/1/15. This schedule is incorporated as part of your membership agreement with the credit union. These fees are subject to change without notice.

### SCHEDULE OF FEES –10-1-15

<b>Abandon Property</b> (per account).....	\$50.00	<b>Holiday Club Early Closure</b> .....	\$5.00
Applies if no activity for 36 mos, money is sent to theState		<b>Late Fees</b> (after 10 days)	
<b>Attachment or Levy</b> .....	\$30.00	Loans .....	\$25.00
<b>ATM Transactions</b>		Visa's .....	\$25.00
Withdrawal .....	\$1.50	<b>Letters of Subordination</b> .....	\$50.00
(Per Transaction after five (5) per month at foreign terminal*)		<b>Loan Discharge (Reissue)</b> .....	\$50.00
Inquiry .....	\$1.00	<b>Monthly Maintenance Fee</b> .....	\$2.00
<b>Card Replacement</b>		Waived with e-statements or under 18 over 65	
Debit Card .....	\$15.00	<b>Non-Sufficient Funds</b> (Checks, ACH, Debit) ....	\$30.00
Credit Card .....	\$15.00	<b>Overdraft Transfer</b>	
Overnight Rush (Both).....	\$50.00	From Savings (only 6 times per month).....	\$10.00
<b>Certificate Penalty for Early Withdrawal</b>		From OD Loan .....	\$10.00
Term Less than 12 months .....	90 days interest	<b>Par Value of Share</b> .....	\$25.00
Term greater than 12 months .....	180 days interest	<b>Research/Reconciliation per hour</b> .....	\$25.00
<b>Check Orders</b> (Personal) .....	Varies	One Hour Minimum – By appointment	
<b>Check Withdrawal</b> .....	\$3.00	<b>Returned Item</b> .....	\$30.00
(check payable to third party)		<b>Returned mail</b> (no forwarding address).....	\$3.00
<b>Copies</b>		<b>Stop Payment</b> (per item) .....	\$20.00
Check Copies .....	\$5.00	<b>Wire Transfers</b>	
Statement Copies .....	\$5.00	Domestic Incoming .....	\$15.00
<b>Dormant Account</b> .....	\$5.00	Domestic Outgoing .....	\$20.00
No Activity on account for 12 previous months		International Incoming .....	\$40.00
		International Outgoing .....	\$40.00

\*Some Foreign ATM Networks charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your selected Account(s)