

CENTRAL OKLAHOMA FEDERAL CREDIT UNION SERVICES & FEES

SHARE DRAFTS (CHECKING)

Minimum to open	\$100.00
Stop Payment (On Us)	\$15.00
Stop Payment (Teller Check)	\$22.00
Insufficient Funds to Item (NSF)	\$20.00
Force Payment	\$20.00
Manual Post Items	\$10.00
Account Maintenance Fee (Monthly)*	\$7.00
Automatic Clearing Deposits	FREE
Temp Checks (12 Free – New Account)	\$1.00/page
Automatic Loan or Share Transfer	\$5.00
Return Deposit Items – Business Only	\$15.00
Cancelled Check Image Copy	FREE

*No monthly account maintenance fee to Seniors, students, associations accounts with an average balance of \$1,000.00

RESEARCH

Balance Inquiry – On Line “PC Branch”	FREE
Account Research per Hour (1 hr. minimum)	\$15.00
Account Reconciliation (1 hr. minimum)	\$15.00
Garnishment – Processing	\$20.00

ATM & DEBIT CARD FEE SCHEDULE

CHECKING ACCOUNT REQUIRED FOR ATM/DEBIT CARD ISSUE

Original Issue – First Card	FREE
Replacement Card/PIN	\$5.00

**ATM Owner may have additional Fees that apply

Revised 4/19/2019

MISCELLANEOUS

*Membership Fee	\$5.00
Teller Checks – 2 Free Monthly	\$3.00
Account Statements – 2 months free	\$5.00
Check Cashing – Not On Us Checks	\$5.00 – \$10.00
Incoming Wires	\$5.00
Outgoing Wires	\$10.00
Collection Items	\$15.00
Notary Services – Members	FREE
Notary Services – Non-Members	\$5.00
Photo Copies	\$.25
Fax – Per Page	\$1.00
Dormant & Abandoned Accounts – Monthly Fee	\$5.00

***One time \$5.00 stays restricted as long as the account is open. Should a loan be opened, an additional \$20.00 will be added**

ALL FEES SUBJECT TO CHANGE WITHOUT NOTICE - SEE OUR POLICY

FEES:

Credit Application: Credit report fee included	\$50.00
VSI	\$26.00
Gap Insurance Policy	\$395.00
Lien Entry	\$10.00 - \$21.00
UCC Filings	\$10.00
EFS Filing	\$10.00
Real Estate Application Fee	\$550.00
Flood Certificate	\$14.00
Doc Prep	\$250.00

Appraisal Fee varies	\$500.00 - \$550.00
Inspection Fee	
Mortgage Certificate (CU is tax exempt)	\$5.00
Mortgage Filing	\$13.00 + \$2.00/page
Release of Mortgage	\$13.00 + \$2.00/page
Business Loan Application Fees	\$
Features	CMG – IPA
Valuation Guide	NADA
Max Term	72 Months
Maximum Benefit	\$50,000 - \$100,000
Maximum LTV	110% - 125%
Skip a Pay	10 – 2
Deductible	1,000
Cost	\$193 - \$180
Charge to Member	\$72 - \$85 - \$265