

Carolina Trust Federal Credit Union Schedule of Service Fees
Effective March 3, 2015

Account Services	Current Fee
ATM, Credit or Debit Card Replacement	\$5.00
ATM Transactions at machines not owned by CTFCU	\$1.00
Bad Address (assessed monthly)	\$3.00
Balance Checking Account / Account Research (per hour)	\$15.00
Check by Phone for Loan Payment	\$8.00
Check Cashing (if Savings only with less than \$100)	5% or \$5 min
Christmas Club Withdrawal (after 7th day of opening)	\$10.00
Copy of Cleared Personal Check (free online banking)	\$2.00
Credit Union Official Check	\$5.00
Copy of Cleared Official Credit Union Check	\$3.00
Design Your Own Card (DYOC)	\$10.00
Early Account Closure (Within 90 days of open date)	\$10.00
Encore Checking I (assessed monthly)	\$10.00
Encore Checking II (assessed monthly)	\$15.00
Excessive Withdrawal Savings - more than 4 per month	\$2.00
Excessive Withdrawal Goal Club - more than 4 per month	\$2.00
Excessive Withdrawal Money Market - more than 3 per month	\$5.00
Excessive Withdrawal Money Market Rewards (<i>discontinued</i>) more than 3 per month	\$15.00
Fax (per page)	\$2.50
Inactive Account (assessed monthly)	\$5.00
Late Loan Payment (10 or more days late: 5% of scheduled payment - \$5 minimum and \$25 maximum*)	
Loan Payment Extension	\$25.00
Membership (one-time fee)	\$5.00
Minimum Balance Fee -Money Market Account less than \$2,500 minimum balance during a month	\$5.00
Minimum Balance Fee -Money Market Rewards (<i>discontinued</i>) less than \$2,500 minimum balance during a month	\$15.00
Overnight Card Rush Delivery	\$25.00
Paid Item Fee (Courtesy Coverage)	\$29.00
Paper Statement Process/Mail Delivery - (assessed monthly)	\$2.00

Account Services	Current Fee
Photocopies (per page)	\$0.15
Refinance Existing Auto Loan	\$50.00
Returned Deposit Item*	\$10.00
Return Item Fee* (Non-Sufficient Funds (NSF) / Denied Courtesy Coverage / Denied Overdraft by any means)	\$29.00
Single Service - primary Savings only with less than \$100 within a calendar month (assessed monthly)**	\$5.00
Special Statement (per statement)	\$2.00
Stop Payment in person or by phone via an MSR***	\$25.00
Stop Payment via online banking***	\$20.00
Subordination Request	\$100.00
Tax Levy	\$50.00
Temporary Checks (per page of 4)	\$2.00
VISA® Gift Card	\$2.95
Wires - Domestic Incoming	\$15.00
Wires - International Incoming	\$15.00
Wires - Domestic Outgoing	\$15.00
Wires - International Outgoing (<i>discontinued</i>)	\$35.00

Online Services	
Bill Pay - Excessive Payments (over 15 within 30 days)	\$0.49
Bill Pay - Overnight Delivery (per payment)	\$17.50
Bill Pay – Same-day Payment (per payment; subject to merchant availability)	\$9.95
Bill Pay - Stop Payment and Reissue (per payment)	\$20.00

Safe Deposit Boxes	
3' x 5' annual rental	\$25.00
3' x 10' annual rental	\$40.00
5' x 10' annual rental	\$60.00
10' x 10' annual rental	\$90.00
Key Replacement	\$15.00
Box Drilling – Actual Cost	

Fees are subject to change at the Credit Union's discretion. Not all services are available on all accounts. Other terms, conditions and restrictions may apply. Fees associated with business services, VISA® credit cards, mortgages and other consumer loans and deposits are disclosed elsewhere. *Additional collection costs may be assessed. ** Credit Union members who have only a primary Savings and maintain less than \$100 in the account will be assessed a Single Service fee each month the balance falls below \$100. To avoid this assessment, please make additional deposits to your savings account or contact Carolina Trust at (843) 448-2133, ext. 3 to inquire about other services offered. ***An NSF fee will apply if funds are not sufficient for check being stopped. This Credit Union is Federally Insured by NCUA. Carolina Trust is an Equal Housing Lender.