

Carolina Trust Federal Credit Union Schedule of Service Fees

Effective August 1, 2025

Account Services	Current Fee
ATM/ Debit Card Replacement	\$10.00
Overnight Card Rush Delivery	\$25.00
ATM Transactions at machines not owned by CTFCU	\$1.00
Bad Address (assessed monthly)	\$5.00
Balance Checking Account / Account Research (per hour)	\$20.00
Check by Phone for Loan Payment	\$8.00
Check Cashing (if Savings only with less than \$100)	5% or \$5 min
Check Cashing Non- Member	\$5.00
Checking Accounts: Rewards monthly service fee	\$3.95
Rewards + monthly service fee	\$5.95
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
Official Check Non-Member /Merchant Exchange	\$10.00
Debit Card Inactivity (per month after 6 months)	\$5.00
Early Account Closure (Within 90 days of open date)	\$15.00
Encore Checking (assessed monthly)	\$15.00
Escheatment Fee	\$50.00
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)	\$10.00
Late Loan Payment (10 or more days late: 5% of scheduled payment - \$5 minimum and \$25 maximum*)	
Loan Payment Extension	\$25.00
Minimum Balance Fee -Money Market Account less than \$2,500 minimum balance during a month	\$5.00

Account Services	Current Fee
Minimum Balance Fee -Money Market Rewards (<i>discontinued</i>) less than \$2,500 minimum balance during a month	\$15.00
Non-Sufficient Funds (NSF)/Courtesy Pay - overdraft by any means	\$32.00
Paper Statement Process/Mail Delivery - (assessed monthly)**	\$2.00
Photocopies (per page)	\$1.00
Refinance Existing Auto Loan	\$100.00
Single Service - primary Savings only with less than \$100 within a calendar month (assessed monthly)	\$5.00
Special/Interim Statement (per statement)	\$3.00
Stop Payment	\$32.00
Subordination Request	\$100.00
Tax Levy	\$100.00
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	\$20.00

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	Cost
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.

**Checking account monthly service fee waived when qualifiers are met. Contact MemberServiceCenter@carolinatrust.org for additional information. Checking account monthly service fee waived if the primary member is 18-24 years of age. This Credit Union Is Federally Insured by NCUA. Carolina Trust is an Equal Housing Lender.