

BUSINESS ACCOUNT FEE SCHEDULE



BUSINESS CHECKING

Basic Business

Monthly Fee	FREE
Per Transaction Fee.....	\$ 0.25
First 100 Transactions Free	

Advantage Business

Monthly Fee	\$ 7.00
<i>Fee Waived with ADB => \$2,500 or Total Relationship => \$10,000</i>	
Per Transaction Fee.....	\$ 0.25
First 200 Transactions Free	

Premium Business

Monthly Fee	\$ 15.00
<i>Fee Waived with ADB => \$15,000 or Total Relationship => \$25,000</i>	
Unlimited Transactions	

Community Business

Monthly Fee	FREE
Unlimited Transactions	

Overdraft, Non-sufficient Funds	\$30.00
Stop Payment Order	\$30.00
Paid Overdraft	\$30.00
Deposited Item Returned	\$30.00
Overdrawn Account Fee	\$30.00
<i>Account balance remaining negative for 7 days</i>	
Overdraft to RCA Line of Credit	\$ 5.00
Overdraft to Main or Super Share	\$ 2.00
Copies of Statements or Paid Checks	\$ 2.00
Check Reorders - price varies w/design selection	
Counter Checks (4 per sheet)	\$ 5.00

ATM/CHECK CARD

Non-Cinfed ATM transactions & inquiries	\$ 2.00
ATM Surcharge	Varies by ATM
<i>Use any Alliance One or AllPoint ATM for surcharge free ATM access.</i>	
Cinfed ATM Transactions	FREE for Members

Replacement Card	\$15.00
Instant Issue Card	\$25.00

ELECTRONIC TRANSFERS

Incoming Wires.....	\$10.00
ACH Origination Set Up Fee	\$20.00
Outgoing Wires.....	\$30.00
Outgoing International Wires	\$50.00

ONLINE & REMOTE ACCOUNT ACCESS

Cinfed Connection Monthly Service Fee	FREE
Online Banking Monthly Service Fee	FREE
Mobile Banking Monthly Service Fee	FREE
Bill Payment Monthly Service Fee	FREE
Bill Payment Stop Pay Fee	\$30.00

MISCELLANEOUS

Skip A Pay	\$40.00
Account History Print Out	\$2.00/page
Bad Address Monthly Fee.....	\$ 5.00
Official Checks	\$ 5.00
Certificate Early Withdrawal Admin Fee	\$30.00
Enrolled in both Paper & eStatements	\$ 5.00
Dormant Account	\$50.00
<i>No transactions for 5 year-Ohio, 3 year-Kentucky</i>	
Legal Garnishment/Tax Levy	\$50.00
Money Orders (Age 60+ - \$1.00)	\$ 2.00
Nonmember Cashing a Cinfed Check	\$10.00
Research Fee	\$30.00/Hour
Research Copy Fee	\$2.00/Page
Account Transfer Fee	\$50.00
<i>New account number requested</i>	
Account Reopen Fee	\$50.00

RELATIONSHIP FEES

The following fees can be avoided by maintaining an account balance of \$200 or more in shares and/or loans.

Monthly Paper Statement Fee	\$ 2.00
<i>Excluding Minors & 60+</i>	
Coin Machine Usage	10%
<i>Excluding Minors</i>	
Inactive Monthly Fee	\$ 5.00
<i>No transactions for 12 months, fee waived if primary account holder is under the age of 18 or account is an IRA or Certificate.</i>	

SAFE-DEPOSIT BOXES

Annual Rental			
3 x 5	\$30.00	5 x 10	\$65.00
5 x 5	\$35.00	10 x 10	\$90.00
3 x 10	\$40.00		
Box Lock Drilling Fee	\$200.00		