



# Fee Schedule

REFERENCE GUIDE

Effective February 2018

strong heritage. smart future.

[csefcu.org](http://csefcu.org)

**Toll Free:** 800.625.5747

**CSE Voice:** 337.625.4245

**CSE Phone:** 337.477.2000

Lake Charles | Sulphur | Moss Bluff



Federally  
Insured by NCUA



[csefcu.org](http://csefcu.org)

## PERSONAL ACCOUNTS

### PERSONAL CHECKING ACCOUNTS

Minimum Deposit to Open Account	\$50.00
- No Minimum Balance Required	
- No Per-Check Fee	
- No Monthly Service Charge	
Check Cashing - Non CSE Checks	\$5.00
NSF	\$30.00
Courtesy Pay - Available up to \$500.00	
Courtesy Pay (Per Item Paid)	\$30.00
Overdraft Transfer from Savings (Per Item)	\$5.00
Stop-Payment	\$30.00
Temporary Checks (4 Per Page)	\$2.00

### MONEY MARKET ACCOUNT

Service Charge (Per Month)	
*If average daily balance is not met	\$10.00
Excessive Withdrawals	\$10.00

### BILL PAY

**FREE**

Account to Account Transfer - Outbound	\$1.00
Overnight Check	\$14.95
PopMONEY E-greeting	\$0.25
PopMONEY (varies per amount)	\$0.65 - \$2.00
Same Day Bill Payment	\$9.95
Stop Payment	\$20.00

### CHRISTMAS CLUB

Christmas Club Early Withdrawal Penalty	\$25.00
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### OTHER SERVICES FOR PERSONAL ACCOUNTS

Coin Machine - Member (In Excess of \$200 Per Day)	5%
IRA Closing Fee	\$30.00
Late Fee Consumer Loans	\$15.00 - \$25.00
Late Fee Mortgage Loans	4%
Mortgage Origination	\$200.00
Skip-a-Payment	\$25.00

## BUSINESS ACCOUNTS

### BUSINESS CHECKING ACCOUNTS

Minimum Deposit to Open	\$100.00
Monthly Fee	\$15.00
Bill Pay	\$7.00, plus \$0.50 per item if more than 10 items
Check Cashing Fee - Non CSE Checks	\$5.00
Electronic Tax Payments	Free
Courtesy Pay - Available up to \$500.00	
Courtesy Pay (Per Paid Item)	\$30.00
NSF Fee	\$30.00
Overdraft Transfer from Savings (Per Item)	\$5.00
Per Item Deposited (Over 100 Per Month)	\$ 0.30
Stop Payment	\$30.00
Temporary Checks (4 Per Page)	\$2.00

### OTHER SERVICES FOR BUSINESS ACCOUNTS

Coin Machine - Business Member	10%
Night Drop Bags/Lost Key	Cost to Credit Union
Purchase Currency if More Than \$1,000	\$0.50/Thousand
Purchase Coin	\$0.10/Roll

### CREDIT CARD ACCOUNTS

Additional Card	\$6.00
Cash Advance	2% of Advance Amount
Document Copy	\$5.00
Foreign Transaction	2% of Total Purchase
Late Fee	\$25.00 - \$35.00
NSF Fee	\$25.00 - \$35.00
On Demand ACH Payment	\$5.00
Returned Convenience Check	\$25.00 - \$35.00

## OTHER SERVICES

### OTHER SERVICES FOR ALL ACCOUNTS

Account Balancing Per Hour (1 hour minimum)	\$25.00
Account Verification	\$15.00
Account Closing Fee (opened < 6 months)	\$15.00
Payment/Deposit by Debit/Credit Card	\$5.00 - \$15.00
Debit/Credit Card Issuance	Free

Debit/Credit Card Expedited Order	\$50.00
Debit/Credit Card Replacement	\$6.00
ATM Balance Inquiry	Free
CSE Mobile	Free
CSE Online	Free
CSE Voice	Free
Check Copy Through CSE Online	Free
Check Copy In Office	\$5.00
Deposit Correction	\$5.00
Deposit Item Returned	\$25.00
Dormant Account Fee (Per Month)*	\$6.00
*No Activity Last 12 Months	
E-Statements	Free
Gift Cards	\$3.50
Item Sent For Collection	\$30.00 - \$120.00
Invalid Address	\$6.00
Locator Fee	\$25.00
Notary (Credit Union Related-Signature Only)	\$10.00
Research Fee Per Hour (1 Hour Minimum)	\$25.00
Safe Deposit Box 3 X 5 (Annual Fee)	\$25.00
Safe Deposit Box 3 X 10 (Annual Fee)	\$40.00
Safe Deposit Box 5 X 10 (Annual Fee)	\$50.00
Safe Deposit Box 10 X 10 (Annual Fee)	\$75.00
Safe Deposit Box - Lost Keys/Drill	Cost To Credit Union
Statement Copy Through CSE Online	Free
Statement Copy In Office	\$10.00
Tax Levy/Garnishment	\$35.00
Teller Transactions	Free
Uncollected Funds	\$30.00
Visa International Transaction	1% Of Total Purchase
Wire Transfer Domestic (Incoming)	\$10.00
Wire Transfer Domestic (Outgoing)	\$15.00
Zipper Bags	\$5.00
Excessive Withdrawal Shares	\$10.00
Legal Review Fee	Cost to Credit Union
Fax Copy	\$2.00 + \$0.10 per page

### NON-MEMBER SERVICES

Check Cashing Fee - Merchant	\$25.00
Coin Machine	10%