

The following fees affect all accounts:

Account research and Statement Balancing, <i>per hour</i>	\$ 30.00
Bad address, <i>per month</i>	\$ 5.00
Check cashing (<i>Non Member</i>), <i>per item</i>	\$ 10.00
Check orders	Varies
Checks drawn on foreign ¹ banks, <i>per item</i>	\$ 15.00
Deposited item returned / Non-sufficient funds / Returned item ²	\$ 30.00
Deposited item returned - <i>written by 3rd party, per item</i>	\$ 20.00
Holiday Club account early withdrawal, <i>per item</i>	\$ 10.00
Inactive account maintenance ³ , <i>per month</i>	\$ 10.00
Notary services for members	FREE
Overdraft transfer	FREE
Paper statement mail fee ⁴	\$ 2.00
Phone payment (<i>third party pass-through</i>)	\$ 10.00
Signature Guarantee	FREE
Stop payment (<i>including BillPay, credit card check</i>)	\$ 20.00
Stop payment through Congressional Online Banking	FREE
Tax levy/garnishment	\$ 80.00
Transfers – <i>phone, teller or fax request, per item</i>	FREE
Wire transfer – <i>incoming</i>	FREE
Wire transfer – <i>outgoing/foreign, per wire</i>	\$ 45.00
Wire transfer – <i>outgoing/domestic, per wire</i>	\$ 25.00

¹International banks. ² These fees apply per item, per presentment. ³ This fee only applies to accounts that are inactive for 12 months or longer. If you have a current Congressional Federal loan, Visa® or share certificate, you will not be assessed a monthly inactive fee. ⁴ Paper statement mail fee is waived for Heritage, Capitol, and Independence accounts.

Account	Account Fee	Paper Statement by Mail	Cashiers Checks Fee	Non-CFCU ⁷ ATM Fees
Independence	Free	Free	Free	5 Free ⁸
Freedom	Free	Free	\$10.00	5 Free ⁸
Classic Checking	Free	\$2	\$10.00	5 Free ⁸
Heritage Checking ⁵	\$6.00	Free	Free	10 Free ⁸
Capitol Checking ⁶	\$10.00	Free	Free	No Fees

⁵Heritage account fee waived with 25 debit swipes a month, totaling \$250 or more. ⁶Capitol account fee waived with 25 debit swipes a month, totaling \$250 or more, and \$25K average daily balance in checking account. ⁷Out-of-network ATMs. In-network ATMs are those in the share CO-OP network & at 7-11 locations. ⁸ATM transactions over stated amount will have a fee of \$1.50 per item.