

# Fee Schedule

## PERSONAL ACCOUNTS

### Regular/Cari Kid/Christmas Shares Account

#### Amount

Opening Balance	\$5.00
Entrance Fee:	
Regular/CariKid	\$5.00
Christmas Club	No Charge
Minimum Balance	\$5.00
Monthly Service Charge	No Charge
New Accounts closed in the next 30 days	\$10.00
Inactive Monthly Fee (accounts with no activity for 12 months or more if balance is less than \$300.00)	\$5.00
Withdrawal-Official Checks:	
Paid to the order of member	No Charge
Paid to the order of non-members	\$5.00
Stop Payment to Official Checks	\$15.00
Reverse to Stop Payment of Official Checks	\$15.00
Returned Deposited Checks	\$10.00
Returned ACH Preauthorized Debit/ Whithdrawal	\$20.00
Overdraw	\$15.00
Monthly Paper Statement*	\$1.00
Online Statement	No Charge
Wrong Address	\$5.00

### Checking Account

#### Amount

Opening Balance	\$50.00
Opening Balance with Direct Deposit	\$0.00
Minimum Balance	\$300.00
Monthly Service without Minimum Balance* (Fee is waived for the first two years for accounts opened after 1/18/2005)	\$5.00

New Accounts closed in the next 30 days	\$10.00
Inactive Monthly Fee (accounts with no activity for 12 months or more if balance is less than \$300.00)	\$5.00
Withdrawal - Official Checks:	
Paid to the order of member	No Charge
Paid to the order of non-members	\$5.00
First Order of 50 Checks Pre-selected Design by CFCU	No Charge
Cost for receiving check order in the Branch	\$10.00
Monthly Processing Fee After 20 Checks	25¢ per check
Stop Payment to Official Checks	\$15.00
Reverse Stop Payment of Official Checks	\$15.00
Stop Payment in Share Draft Account	
Single	\$10.00
Multiple	\$15.00
Returned Deposited Checks	\$10.00
Returned Check / Insufficient Funds	\$25.00
Returned ACH Preauthorized Debit/ Withdrawal	\$20.00
Overdraw	\$15.00
Transfer from Regular/Christmas Share to Share Draft Account for Overdraft Protection	\$1.00
Monthly Paper Statement*	\$1.00
Online Statement	No Charge
Wrong Address	\$5.00

### 24 Hours Service

#### Amount

TeleCaribe (Touch Tone Teller)	No Charge
Home Financial Services (Internet Banking)	No Charge
Caribe Bill Pay-e (Available only with Caribe Checks)	No Charge
ATM Monthly Fee per Active Card	No Charge
ATM (additional card or replacement)	\$5.00

Withdrawal from Caribe Federal's ATMs	No Charge
ATM Balance Inquiry (to avoid fee, use TeleCaribe or HFS)	\$1.00

### Other Services

#### Amount

Money Orders	\$2.00
Stop Payment to Money Orders	\$10.00
Marbetes to Members	\$3.00
Marbetes to Non Members	\$5.00
Copy of Statement:	
One month or quarter	\$5.00
More than one month or quarter	\$2.00 per page
Coupon Book Duplicate for Loan Payments	\$10.00
Check Copy	\$5.00
Annual Interest Report Copy	\$5.00
Loan Amortization Copy	\$5.00
Balance Verification Letter	\$10.00
Reconciliation/investigation per hour (1 hour minimum)	\$15.00
Traveler Checks	1%
Occational Checks	\$4.00
Wire Transfers:	
Incoming	\$15.00
Outgoing	\$30 - \$50
Cancellation	\$15.00

• Dividends rate are computed using the daily balance method, which applies a daily periodic rate to the full amount of principal in the account each day.

• Dividends are credited and compounded monthly.

• Dividends are paid from current income and available earning after required transfer to reserve have been made at the end of dividends period.

• Dividends may vary at any time and are subject to the discretion of the Board of Directors.

• Accrued dividends will not be paid if the account is closed prior to the time dividends would be credited.

• Account is insured by the National Credit Union Share Insurance.

We may change the Fee Schedule at any time and will notify you as required by law.

\* No charge for members over 55 years of age.



Tel. 787-474-5147

[www.caribefederal.com](http://www.caribefederal.com)

Oficina Principal (Hato Rey)  
195 O'Neill St.  
San Juan, PR 00918-2404

Sucursal Buchanan  
GSA Center 651 Federal Drive Suite 120-07  
Guaynabo, PR 00965

Sucursal Viejo San Juan  
Customs Building Suite 133 #1 La Puntilla St.  
San Juan, PR

NCUA



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