



# Standard Fee Schedule

Federally insured by NCUA | Equal Housing Opportunity | [crossvalleyfcu.org](http://crossvalleyfcu.org)

Fees are accurate and effective as of June 1, 2026

## Share Draft Checking / ACH Fees

Service	Fee
Second Chance Share Draft Checking	\$3.00/month
Return Fee	\$35.00
Stop Payment	\$35.00
ACH Authorization Revoked	\$35.00
Checks (with Direct Deposit)	1 box free per year
Check Copies	\$2.00/copy
Courtesy Pay	\$35.00

ACH stands for Automated Clearing House. It is a centralized, secure electronic network used in the United States to transfer money directly between bank accounts.

## Debit/ATM Fees

Service	Fee
Replacement Card	\$10.00
Replacement Card Rush	\$25.00
Monthly Fee without Direct Deposit	\$1.00
Non-Cross Valley FCU Machine for ATM/Debit/PIN Transactions (Over 6 per Month)	\$1.00/each
Overdraft for Recurring Debit Card Transactions	\$35.00
International Service Assessment (ISA) Fee	Current Mastercard Rate

## Lending Fees

Service	Fee
Titling Fee	\$110.00
Refinance on Current Loan Payment/Rate	\$30.00
Online Loan Payments	\$10.00
Skip-A-Pay (Limit 2 per Year)	\$30.00

## Business Fees

Service	Fee
Business Checks	Fee varies
Business Checking Account Fee	\$3.00/month

## Other Services

Service	Fee
Paper Statement	\$2.00/month
Statement Copies	\$1.00/page
Domestic Wire Transfer (Outgoing)	\$30.00/transfer
Foreign Wire Transfer (Outgoing)	\$50.00
Domestic Wire Transfer (In)	\$3.00/transfer
Certified Checks	\$10.00
Cashiers/Corp. Check (Third Party)	\$2.00
Money Orders	\$2.00/each
Checks Deposited Returned Unpaid	\$15.00
Dormant Account (No Activity 1 Year)	\$5.00/month
Account Research or Account Balancing	\$20.00/hour
Bad Address	\$5.00/statement
Levy/Garnishment/Escheat	\$100.00

## Other Services Continued

Service	Fee
Visa Gift Card	\$2.00/card (members) \$4.00/card (non-members)
Early Account Closure Fee (within 180 days)	\$15.00
Early Club Withdrawal Fee	\$15.00
Safe Deposit Box (Wilkes-Barre + Mocanaqua)	
10"x10" Box	\$100.00/year
5"x10" Box	\$75.00/year
4"x10" Box	\$55.00/year
3"x10" Box	\$35.00/year
5"x5" Box	\$50.00/year
3"x5" Box	25.00/year
Safe Deposit Change of Lock	Fee varies
Safe Deposit Box Drilling	Fee varies
Safe Deposit Lost Keys	Fee varies



**CROSS VALLEY**  
FEDERAL CREDIT UNION

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

### Branch Locations

**Wilkes-Barre (Main Office)**  
640 Baltimore Drive  
Wilkes-Barre, PA 18702

**Mountain Top**  
113 South Main Road  
Mountain Top, PA 18707

Online  
[crossvalleyfcu.org](http://crossvalleyfcu.org)

**Spring Street**  
40 Spring St.  
Wilkes-Barre, PA 18702

**Shavertown**  
1926 Memorial Highway  
Shavertown, PA 18708

Member Service  
**(570) 823-6836**

**Forty Fort**  
1181 Wyoming Ave.  
Forty Fort, PA 18704

**Mocanaqua**  
8075 Main St.  
Mocanaqua, PA 18655