

When You Need to Borrow

WE MAKE IT EASY. Come on in and talk to your friends at your credit union. Let our friendly staff show you how easy it can be to get a Cranston Municipal Employees Credit Union loan. No hassles and no long waiting for approvals. We have experienced loan officers here everyday with the authority to approve your loan request.

WE WILL NORMALLY HAVE AN ANSWER FOR YOU WITHIN 24 HOURS. Not fast enough? Just ask and we will do all that we can to accommodate your needs. You can apply in person or on-line!

NEED A LOAN APPLICATION? You can go to our on-line loan application section and print an application that you can fax to us or you can apply on-line through our secure site loan application. What could be easier?

CRANSTON MUNICIPAL EMPLOYEES CREDIT UNION OFFERS LOAN RATES AND TERMS FOR EVERY BUDGET. What are you waiting for? Cranston Municipal Employees Credit Union is your friendly credit union and it is

Auto Loans - New & Used
Home Equity
Home Equity Line of Credit
Mortgages
Motorcycles - Boats
Personal Unsecured Loans
Share Secured Loans
Tuition Loans

CME-2006 REV 6.20

SAVINGS

Share Accounts
Share Draft Accounts
Term Share Accounts
Christmas Clubs
Vacation Clubs
Money Market Savings Account

LENDING

Personal Loans
Home Equity Loans
Home Mortgage Loans
New and Used Auto Loans
Share Secured Loans
Recreational Vehicle Loans

SERVICES

Home Banking
Bill Pay
Traveler's Cheques
U.S. Savings Bonds
Notary Public Services
Direct Deposit
Payroll Deduction
Wire Transfer
PTL - Personal Teller Line
800-310-7598
ATM Card
Debit MasterCard



visit our website at:
www.cranstonmecu.org

IMPORTANT NUMBERS

Telephone: 401-463-3010
Fax: 401-463-3319
Toll-Free: 1-877-442-6328
(1-877-44-CMECU)

Personal Teller Line: (PTL) 1-800-310-7598
Report Lost/Stolen ATM/Debit Card:
1-800-528-2273
Change PIN ATM/Debit Card:
1-800-272-9222



We do business in accordance with the Fair Housing Lending Law. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the US Government.

YOUR PERSONAL CREDIT UNION



FEE SCHEDULE

AND TIPS TO AVOID
UNNECESSARY CHARGES

1615 Pontiac Avenue
Cranston, RI 02920-4409

Phone: 401.463.3010
Fax: 401.463.3319

www.cranstonmecu.org

Avoiding Fees is Easy at CME Cranston Municipal Employees Credit Union

Common Fees and How to Avoid Them

Members' best interests are our first priority. Even when it comes to fees. In general, credit unions have far fewer fees than most financial institutions due to their cooperative, not-for-profit nature. Although the returns from our limited fees help us to offset some of our operational costs, we want our Members to be able to avoid fees whenever possible:

NSF Fees

The most common fee occurs when you have Non-Sufficient Funds (NSF) in your account to cover checks or automatic payment transfers. Always keep a cushion in your account to cover any accidental bookkeeping errors, and immediately deduct all ATM withdrawals and debit card purchases.

Surcharge-Free ATMs

Some foreign ATM Networks and financial institutions charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your selected Credit Union Account(s). You will save time and money by knowing where to find a SUM NETWORK or CREDIT UNION CONNECTION ATM!



<http://www.cuassociationri.org/RI-cu-connection>

Smart Tip:

Consider reviewing account balances on-line. We will transfer the amount needed to cover a check or ACH debit from the available balance of the regular share account. Regularly reviewing your account statement and using our Home Banking financial products will help you to avoid unnecessary fees such as:

- 1) Account research/reconciliation
- 2) Insufficient Funds Fee

SCHEDULE OF FEES

This schedule of charges for all accounts sets forth certain fees and charges applicable to your Credit Union Accounts effective 6/1/2020. This schedule is incorporated as part of your membership agreement with the credit union. You will be notified of changes to these charges.

COMPLIMENTARY SERVICES

- **Account Inquiry** FREE
- **Automatic or Telephone Transfer** FREE
- **Monthly Service Charge/Draft** FREE

ACCOUNT BASICS

- **Account Reconciliation Fee** \$20 per hour
- **Account Research Fee** \$20 per hour
- **Copy of Draft** \$5.00
- **Copy Of Statement** \$1.00 per page
- **Duplicate Lien Release** \$10.00
- **Early Club Closeout** \$5.00
- **Early Club Withdrawal** \$5.00
- **Escheat Fee** \$5.00
- **Initial Membership Fee** \$0.25
- **Incorrect Address/Handling Fee** \$2.00
- **Insufficient Funds** \$25.00 per item
- **Levy Processing** \$25.00
- **Money Market /Excess Transaction Fees** (Monthly after 6 Transactions) \$5.00
- **Offsite document retrieval** \$25.00 per item

- **Returned Deposited Item** \$15.00
- **Stop Payment Order** \$20.00
- **Stop Payment/Corporate Check** \$25.00
- **Subordination Fee** \$100.00
- **Treasurer/Cashier Checks Fee** (after 1 per day) \$5.00
- **Uncollected Funds** \$25.00 per item

ATM / DEBIT CARD

- **ATM Transaction at foreign ATM** (After 6 in one month) \$1.00 each
- **Card Replacement** \$10.00
- **Card Replacement/Rush** \$10.00 Plus any applicable costs
- **PIN replacement mailer** \$2.00

WIRE TRANSFERS

- **Wire Transfer Fee /Incoming /Domestic** \$15.00
- **Wire Transfer Fee /Outgoing/Domestic** \$20.00
- **Wire Transfer Fee/Incoming/International** \$25.00
- **Wire Transfer Fee/Outgoing/International** \$40.00

Currency Conversion Fee and Cross Border Transaction fee:

(Includes any transaction converted to U.S. currency and any cross border transactions where the licensed card merchant and the issuer are located in different countries.)
- Up to 2% of the transaction amount.

Share Draft Printing Fees: Share Draft / Check printing fees will vary with size and style of order. You will not be notified of changes to Share Draft printing fees.

* CME reserves the right to pass on any applicable charges from a correspondent financial institution

