

CREDIT UNION CURRENT ACCOUNT TARIFF OF CHARGES

The Credit Union Current Account is an ethical, local alternative to the big banks. CCB incurred high set up costs and we are charged by LINK every time you use their ATM machines and by VISA for their debit cards. These charges are recovered by the Account Fee of £1.15 per week, which will be charged to your account just before the end of every month.

The account does **NOT** have an authorised overdraft facility, and members are responsible for ensuring that they retain sufficient funds to meet any Standing Orders or Direct Debits.

If there are insufficient funds in your account, your Standing Orders and Direct Debits will not be paid. We incur charges on unpaid Standing Orders and Direct Debits and these charges will be passed on to you *.

ITEM	CHARGE
Average Weekly Account Fee	£1.15 (£5 charged to account at end of month)
ATM LINK Withdrawals	free
Transfers to/from CCB accounts	free
Unpaid Direct Debits & Standing Orders*	£10.00
List of Direct Debits & Standing Orders	£2.00
Quarterly Statement	free
Copy Statement	£2.00
Additional Statement (less than 1/4ly)	£1.00
Transfer by BACS (3 working days)	free
Transfer by CHAPS (Same Day Transfer)	£25.00
Non Sterling Cheque Deposits	0.25% of cheque value (min £8 / max £60)
Foreign Transaction Fee	£2 or 2.75% of transaction value
Foreign Cash Withdrawals at VISA or PLUS dispensers or over the counter at a bank displaying the VISA sign This includes the purchase of foreign currency or travellers' cheques made with the card	2% of value of withdrawal or £2 (whichever is the greater)