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01/2025



CAFT

Customer Automated Funds Transfer

Schedule of Fees & Charges



What is CAFT?

Customer Automated Funds Transfer (CAFT) is a web-based solution that allows a business to manage payments. CAFT is compatible with most account software and provides the option to enter data manually. Businesses can manage:

- Direct deposits such as payroll and accounts payable
- Collect payments like loans, accounts receivables, strata/ or condo fees, donations and club fees/dues.

Other Charges

Originator Set Up	100.00
Originator Changes (add new or update existing users)	50.00
Primary Authorization	10.00/file
Secondary Authorization	10.00/file
Late Authorization (less than 3 days from due date)	10.00/file

What do I need to know?

CAFT is a web-based application, therefore Originator accounts could be exposed to cyber fraud if the business or employee's computer system becomes compromised. If you notice unusual activity:

- Check the CAFT Activity Log and History File information
- Contact Raymore Credit Union
- Change your CAFT password
- If you have been compromised, follow the security procedures of your company

For all CAFT questions or inquiries please contact raymoreCAFT@raymorecu.com

Schedule of Fees and Charges for CAFT Account users Effective April 1, 2025.

This brochure is a general outline of charges and fees. The intent of this brochure is to help you understand accounts and services so that you can arrange your financial affairs to keep charges to a minimum.

Contact our office for more information.

