



Schedule of Fees & Charges

Effective January 1, 2018

Membership

Membership	\$5.00
Membership inactive for six months	\$5.00
California Dormant Notice mailing	\$2.00
Membership termination in first 6 months	\$15.00

Regular Share Accounts

Excessive withdrawal	
If more than 3 withdrawals per month - waived for Millie, ATM, or if share balance = \$1,000 (per withdrawal) .	\$10.00
Money Market	
If balance falls below \$1,000 (per month)	\$15.00

Checking Accounts

Check printing.....	at cost
Copy of paid check (per item) ⁽³⁾	\$5.00
Stop Payment (per item).....	\$25.00
Bill-Pay inactivity or non-use	
Assessed after 3 months of non-use (per month)	\$5.00
Premier Checking	
If balance falls below \$1,000.00 (per month)	\$10.00
New Leaf Checking (per month).....	\$15.00
Priority Guard Checking - under age 60 (per month)	\$4.95
Age 60 & over (per month)	\$1.95
Priority Pay	\$30.00

VISA Check Card

Replacement card/PIN - 1st one free (per replacement)...	\$10.00
Special handling (per card and/or PIN mailer).....	\$15.00
Withdrawal at non CO-OP ATM (per transaction).....	\$3.00
Rush delivery (per card and/or PIN mailer)	\$65.00
ATM inquiry at non CO-OP ATM (per inquiry).....	\$0.35
Overdrawn account (funds not available) - caused by recurring transactions (per occurrence)	\$33.00

Holiday Club Accounts

Early withdrawal or closing	\$15.00
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All Accounts

Check cashing - per check cashed.....	\$5.00
Corporate Check—per check	
(Platinum ⁽²⁾ 2 free checks per month)	\$5.00
Cashier's Check—per check	
(Platinum ⁽²⁾ 2 free checks per month)	\$7.50
Stop payment of Corporate Check or Cashier's Check	
Declaration of loss and claim for reimbursement (per item)	\$25.00
Copy of Corporate or Cashier's Check—per check	\$5.00
ACH	
Debit return (per item)	\$33.00
Stop payment (per item).....	\$25.00
Non-Sufficient Funds (NSF)	
Paid or returned (per item)	\$33.00
Uncollected Funds (UCF)	
Paid or returned (per item)	\$33.00
Non-Sufficient Funds (NSF) of deposit	
or payment check (per item).....	\$33.00
Wire transfer (per item)	
Domestic (incoming or outgoing).....	\$30.00
International (incoming).....	\$55.00
Collection items domestic (per item)	
Incoming.....	\$15.00
Outgoing.....	\$20.00
Account history ⁽³⁾	\$2.00
Copy of statement ⁽³⁾	\$5.00
Account reconciliation - 1 hour minimum (per hour).....	\$35.00
Verification of Deposit.....	\$15.00
IRA transfer to another institution	\$25.00
IRA premature distribution	\$50.00
Single service ⁽¹⁾	\$5.00

Miscellaneous

VISA Gift Cards	\$3.50
Notary Public Service (per signature).....	\$10.00
Bad address - mail returned to Credit Union (per item).....	\$9.00
Locator service - obsolete account address (per inquiry)....	\$9.00
Compliance with a legal order/levy/garnishment.....	\$50.00
Labor - 1 hour minimum (per hour)	\$35.00
Appearance at hearing	
Per day - 1 day minimum	\$50.00
Mileage, per mile, round trip.....	per IRS rate
Pay By Phone - payment or deposit	
from another institution.....	\$15.00
Easy Pay (website) - payment or deposit	
from another institution.....	\$10.00

(1) Members under 18 years of age are exempted from this fee.

(2) Members 55 years of age and over.

(3) Service obtained through Home Banking - **no charge**.