

Fee Schedule



CHECKING FEES

NSF Check \$180 maximum per day	\$30
Paid Overdraft	\$30
Stop Payment Request (If presented, \$2 place stop payment)	\$20
Copy of Paid Check	\$5
Checking Account Reconciliation (1 hour minimum)	\$25/hr
Paid UTL	\$5
Temp Checks (4)	\$2
Basic Checking Monthly	\$2
Negative Balance Fee (Accounts with negative balance for 15 days)	\$10
Bill Pay (If not used for the calendar month)	\$5
Cash On-Us for Non-Member	\$7

MISCELLANEOUS FEES

Teller Check Payable to a Second Party (Other than Title Company)	\$5
Teller Check Stop Payment	\$20
Copy of Paid Teller Check	\$5
Money Order (\$3 non-member)	\$2
Deposit Item Returned Unpaid	\$30
Self to Self-Return Item	\$40
Duplicate Statement Request	\$5
Account History Printout	\$1
Outgoing Domestic Wire	\$25
Outgoing Foreign Wire	\$40
Incoming Domestic Wire	\$5
Incoming Foreign Wire	\$10
Off Line FRB Wires (Per wire)	\$150-\$200
Bad Address (2 returned statements in 12 month period)	\$10
Closed Account Within 6 Months of Opening	\$20
Re-Admittance	\$20

CONSUMER LOANS

Private Party DMV	\$75
Refinance Fee	\$50

VISA CARDS

Refer to your Visa disclosure

ATM / ACH FEES

ATM Transaction (First 15 per month FREE)	\$1
ATM Deposit with Empty Envelope / Correction	\$30
ATM Card Replacement	\$10
Rush ATM Card Replacement	\$50
NSF Electronic Funds Transfer	\$30
Pin Replacement / Reorder	\$5
Rush ATM PIN Replacement	\$50
Coin in ATM	\$20
Non-CO-OP® ATM Usage	\$2
Copy of POS / Debit Receipt	\$15
Foreign Country Transactions (Out of Country)	1.00%

MISCELLANEOUS FEES

Dormant Account	\$10 Annually
Below Minimum Balance (Regular Share Account)	\$5 Monthly
Christmas Club Early Withdrawal	\$5
Levy or Court Order	\$25
Records Research (1 hour minimum)	\$25/hr
Fax (Up to 5 pages; \$1 per page after)	\$3
Signature Guarantee	\$10
Special Request Letter	\$25
Lien Satisfied	\$25
Coin (Rolled)	5%
Skip a Payment	\$25
Return Mail Fee	\$3
Address Correction Fee	\$5
Foreign Item Processing	\$45-\$100
Stale Dated Corp Checks Not Cashed	\$20
Reopen Account Fee (Within 3 Months)	\$20
Verification of Deposit Fee	\$10
Damage to CU Property	Replacement Cost
Notary Fee (Non-credit union document) Per signature	Based on California Law

MORTGAGE LENDING FEES*

Application Fee	\$200
Processing Fee	\$795
Mortgage Payoff Demand	\$50
Subordination Fee	Varies
Existing CU Loan Refinance Fee	\$200
Appraisal Fee	Varies
Flood Certification	Varies
Tax Tracking	Varies