



## 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)	Per Hour \$25
◆ Paid UTL	\$5
◆ Temp Checks (4)	\$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	\$10
◆ Basic Checking Monthly (Hardcopy printed statement)	\$5
◆ E-Checking (Emailed Statement)	\$2
◆ 2 <sup>nd</sup> Chance Checking Monthly	\$10

### ATM / ACH

◆ ATM Transaction (1 <sup>st</sup> 15 per month free)	\$1
◆ ATM Card Replacement	\$10
◆ NSF Electronic Funds Transaction	\$30
◆ PIN Replacement/reorder	\$5
◆ Non-Velera/CO-OP ATM usage	\$2
◆ Foreign Country Transactions (Debit Card)	1.00%

### Miscellaneous Fees

◆ Teller Check Payable to a second Party (Other than Title Company)	\$5
◆ Teller Check Stop Payment	\$30
◆ Copy of Paid Teller Check	\$5
◆ Money Order (\$3 non-members)	\$2
◆ Deposit Item Returned Unpaid	\$30
◆ Self to Self-Return Item	\$40
◆ Duplicate Statement Request	\$5
◆ Account History Printout	\$2
◆ 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 return statements in 12 month period)	\$10
◆ Closed Account within 6 months of opening	\$20
◆ Re-admittance	\$20
◆ Dormant Account	Annually \$10
◆ Below Minimum Balance (Regular Share Account)	Monthly \$5
◆ Christmas Club Early Withdrawal	\$5

◆ Levy or Court Order	\$25
◆ Records Research (1 hour minimum)	Per Hour \$25
◆ Escheat Notice	\$2
◆ 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
◆ Stale Dated Corp Checks Not Cashed	\$30
◆ Reopen Account Fee (within 3 months)	\$20
◆ Verification of Deposit Fee	\$10
◆ Damaged to CU Property	Replacement Cost
◆ Notary Fee (non-credit union document) per signature	Based on California Law

### Loan Fees

#### Consumer Loans

◆ Private Party DMV	\$100
◆ Refinance Fee	\$50

#### Mortgage Lending Fee

◆ Application Fee	\$200
◆ Processing Fee	\$950
◆ Mortgage Payoff Demand	\$50
◆ Subordination Fee	Varies
◆ Existing CU Loan Refinance Fee	\$200
◆ Appraisal Fee	Varies
◆ Flood Certification	Varies
◆ Tax Tracking	Varies
◆ Please refer to Loan Estimate provided during the application process	

### VISA Cards

- ◆ Refer to your VISA Disclosure