



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 (5)	\$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

ATM / ACH

◆ ATM Transaction (1 st 15 per month free)	\$1
◆ ATM Deposit with Empty Envelope/Correction	\$30
◆ ATM Card Replacement	\$10
◆ RUSH ATM Card Replacement	\$50
◆ NSF Electronic Funds Transaction	\$30
◆ PIN Replacement/reorder	\$5
◆ RUSH ATM PIN Replacement	\$50
◆ Coin in ATM	\$20
◆ Non-COOP ATM usage	\$2
◆ Copy of POS/Debit Receipt	\$15
◆ 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	\$20
◆ 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	\$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 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
◆ 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
◆ 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	\$75
◆ Refinance Fee	\$50

Mortgage Lending Fee

◆ 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
◆ Please refer to Loan Estimate provided during the application process	

VISA Cards

- ◆ Refer to your VISA Disclosure