



Schedule of Fees & Charges

Effective July 1, 2020

Membership

Membership.....	\$5.00
Membership inactive for six months (per month).....	\$5.00
California dormant notice mailing	\$2.00
Membership early closure fee within first 6 months....	\$15.00

Money Market Accounts

Excessive withdrawal	
First 3 check withdrawals per month are free,	
each additional check will be charged	\$10.00
Money market	
If balance falls below \$1,000 (per month)	\$15.00

Checking Accounts

Check orders	at cost
Temporary checks (4 per sheet).....	\$5.00
Copy of paid check (per item) ⁽²⁾	\$5.00
Stop payment (per item)	\$25.00
MICR change.....	\$25.00
Bill pay inactivity	
Assessed after 3 months of inactivity (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	
Age 59 & under (per month).....	\$4.95
Age 60 & over (per month).....	\$1.95
Overdraft Protection (per occurrence)	\$3.00
Priority Pay (per transaction)	\$35.00

Debit Card

Replacement card/PIN - (per replacement).....	\$10.00
Special handling (per card and/or PIN mailer).....	\$15.00
Withdrawal at non CO-OP ATM (per transaction).....	\$3.50
Rush delivery (per card and/or PIN mailer)	\$65.00
ATM inquiry at non CO-OP ATM (per inquiry).....	\$0.50

Holiday Club Account

Early withdrawal or closing	\$15.00
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CONTINUED ON REVERSE

All Accounts

Check cashing - per check cashed.....	\$5.00
Corporate Check—per check	\$5.00
Cashier's Check—per check	\$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 presentment)	\$35.00
Stop payment (per item).....	\$25.00
Non-Sufficient Funds (NSF)	
Returned (per presentment)	\$35.00
Uncollected Funds (UCF)	
Paid or returned (per presentment)	\$35.00
Non-Sufficient Funds (NSF) of deposit or payment check (per presentment)	\$35.00
Overdrawn account (funds not available) - caused by recurring transactions (per occurrence)	\$35.00
Wire transfer (per item)	
Domestic (incoming or outgoing).....	\$30.00
Account history ⁽²⁾	\$2.00
Copy of statement ⁽²⁾	\$5.00
Account research - 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 account (per month) ⁽¹⁾	\$5.00

Miscellaneous

Gift Cards	\$4.95
Notary Public Service (per signature).....	\$15.00
Bad address - mail returned to Credit Union (per item).....	\$15.00
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
Check Deposit	FREE
16 or more checks per deposit	\$0.20 per check
Rolled Coin (if available) - purchased or deposit.....	FREE
10 or more rolls per deposit.....	\$0.25 per roll

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

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