



SCHEDULE OF SERVICE CHARGES

Effective April 1, 2008.

Savings & Checking Accounts

Membership	\$5
Overdraft Transfer	2
Photocopy of Cancelled Check (in excess of 2 for each statement) . . .	5
Teller Checks Payable to Third Party	3
Stop Payment (ACH, Bill Pay, and Check)	20
(A single fee will be assessed for multiple checks in consecutive order.)	
Non-Sufficient Funds — Courtesy Paid ¹	30
Non-Sufficient Funds — Returned	30
Deposited Items Returned Unpaid (issued by another party)	10
Deposited Items Returned Unpaid (issued by member)	25
Special Handling ²	20
Money Market [less than \$2,500 Average Daily Balance (ADB)] . . .	10*
Clearing a Money Market Check (in excess of 3 per month)	20
IRA Transfer to Another Institution	20
Premier-Service Checking (less than \$2,500 ADB or less than \$10,000 monthly aggregate average daily deposit balance) . . .	4.95*
Verification of Deposit	20
Escheat Notice	2

Loans and Visa®

Visa® Platinum Credit Card Annual Fee	\$15
Visa® Late Payment	30*
Line of Credit & Home Equity Line of Credit	
Overlimit Fee	25*
Loan Late Payment	5% of payment or \$30, whichever is greater*
HELOC Annual Fee	50
HELOC Streamline Refinance	1% of loan balance or \$200, whichever is greater
Loan Payment Check Returned Unpaid	25
Line of Credit and Visa® Convenience Checks Written Below \$250 Minimum	20
Home Equity Convenience Checks Written Below \$500 Minimum	20
Line of Credit, Visa® and Home Equity Convenience Checks Written for more than Available Credit Limit	20
Real Estate Loan Reconveyance (California)	45
Real Estate Loan Reconveyance (Out of State)	50
Real Estate Demand Preparation	30
Real Estate Demand Fax/E-mail	10

Miscellaneous

Close Membership Within 90 Days of Opening Account	\$10
Lost Visa® and ATM/Visa® Check Card Replacement	15
Merchant Draft Retrieval — Copy	5

* Indicates a monthly fee

(continued on back)

Outgoing Domestic Wire Transfer	20
Outgoing Foreign Wire Transfer	30
Commercial Money Transfer ³	15
Foreign and Domestic Collection	20
Travelers Checks	1% of sale amount
Legal Attachments, levies, garnishments	50
Reconcile/Research Account	\$35/hour – 1 hour min.
Subpoena Research	\$35/hour – 1 hour min.
Next day air	\$25 or actual cost, whichever is higher
Next day by 10 am	\$30 or actual cost, whichever is higher
Saturday delivery	\$40 or actual cost, whichever is higher
Locator fee ⁴	3

* Indicates a monthly fee.

1. Assessed for items paid when funds are insufficient.
2. All transfers from Savings or Share Accounts are limited by law to six per month. Allowed, are no more than three each of checks, debit card, and point-of-sale transactions — plus any combination of the following transactions (not to exceed six total for each month: overdraft transfers, phone or fax requests, home banking, ACH or EFT, or Audio Response.) Items in excess of six per month require special handling and a \$20 per item fee will be assessed. This process is invoked rather than returning items unpaid.
3. Not including Western Union fees, which vary based on dollar amount.
4. Assessed for failure to report change of address to the Credit Union.

Note: Members 21 and under will not be subject to the Minimum Balance Service Charge on Premier-Service Checking or the Escheat Notice Charge.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency