

**California Credit Union
FEES AND CHARGES**

Effective May 19, 2021

Service Fees	
TYPE	FEE
Activity Printout	No charge
Cashier's Checks	1 free per day, \$5 for each additional, per member
Collection Item	\$15 + outside costs
Debit Card Rush Fee	\$25
Deposit errors/returned items (at CO-OP Network ATMs)	\$5
Escheat Processing	No charge
Insufficient Funds (NSF)	\$27 Max 5 per day OD forgiveness - (\$10)
Legal document processing	\$50
Loan audit/research	\$40
Loan modification	\$40
Loan Payment by Telephone	\$10
Loan skip payment (excludes Educator Skip-a-Pay)	\$40
Lost card replacement	\$5
Medallion Stamp	No charge
Notary	No charge for CCU Consumer & Business members
NSF for Auto Transfer of Loan Payment	\$27
Paper copy of bill payment (Digital Banking)	\$2
Point-of-Sale (POS) / ATM Transactions & Inquiries	Fee Free for pin-based POS; Fee Free at CCU and CO-OP Network ATMs; \$1.50 + ATM owner surcharge at other ATMs
Re-deposited Item	No charge
Research (all requests)	\$20/hour
Returned Deposited Item	\$20
Social Security Number Error	No charge
Stop Payments	\$20 in branch or Contact Center \$10 online
Unavailable Funds (UCF)	\$27 Max 5 per day (\$10) OD forgiveness
Verification of Deposit	\$10
VISA® Foreign ATM Transaction	1%
Wire Transfer	\$10 incoming \$25 outgoing \$35 International

Account Fees		
PRODUCT	TYPE	FEE
eChecking	Monthly Fee	\$0 Requires eStatements
Option Checking	Printed Statement Fee	\$2; Free with eStatements, \$400 Direct Deposit, or if under age 18 or age 65+
Educator Checking	Printed Statement Fee	\$2; Free with eStatements, \$400 Direct Deposit, or if under age 18 or age 65+
Summer Savings	Below Minimum Balance Fee	\$2.50; Waived with \$100+ daily balance or \$400 Direct Deposit
	Overdraft Protection Transfer Fee	\$4
Educator Summer Savings	Overdraft Protection Transfer Fee	\$4
IRA	Transfer leaving CU	\$20
	Annual Below Minimum Balance Fee	\$10
Money Marketing Savings	Below Minimum Balance Fee	\$5; Waived with \$2,500+ minimum daily balance
	Overdraft Protection Transfer Fee	\$4
Personal Checking	Printed Statement Fee	\$2; Free with eStatements, \$400 Direct Deposit, or if under age 18 or age 65+
Share Savings	Below Minimum Balance Fee	\$2.50; Waived with \$100+ daily balance or \$400 Direct Deposit, or if under age 18 or age 65+
	Overdraft Protection Transfer Fee	\$4
Student Checking	Monthly Fee	\$0

Please refer to our Personal Account Agreement & Disclosure for full details on all consumer products and services, truth-in-savings disclosures, and early withdrawal penalties that may apply to certificates. Terms and conditions subject to change. All fees are per occurrence unless otherwise stated.

**Federally Insured by NCUA
EQUAL HOUSING OPPORTUNITY**