

# California Credit Union Fees and Charges

Effective March 15, 2023

Service Fees	
TYPE	FEE
Activity Printout	No charge
Cashier's Checks	No charge
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) <sup>1</sup>	\$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) <sup>1</sup>	\$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	\$0
Educator Summer Savings	Overdraft Protection Transfer Fee	\$0
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	\$0
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	\$0
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.

<sup>1</sup>Insufficient Funds Charge (NSF) or Unavailable Funds Charge (UCF) fees continue to apply to checks or pre-authorized electronic transactions we pay into overdraft at our discretion, under the terms of your account agreement (up to a maximum of five fees per business day for consumer accounts). If your account's available balance as of noon Pacific Time the day after any item(s) is rejected is enough to cover the prior business day's rejected item(s), the pending NSF/UCF fees for that item(s) will be reversed. If your available balance as of noon Pacific Time the business day after your item(s) is rejected is enough to cover some, but not all, of the prior business day's overdraft item(s), we'll apply your available balance to the transactions in the order that they posted to your account. Any transactions not covered by noon Pacific Time on the next business day are subject to applicable NSF/UCF fees. An NSF or UCF fee is forgiven and not charged if the account is overdrawn by \$10.00 or less. All deposits and transfers are subject to California Credit Union's Funds Availability Policy. Deposits made via check are subject to holds and may not be available to pay the returned item. Fees are not reversed if we pay your checks or pre-authorized electronic transactions (ACH) through Standard Overdraft or Courtesy Pay Service.



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