

California Credit Union

Consumer Banking Fees & Charges

Effective October 31, 2025

Consumer Account Fees		
Product	Type	Fee
eChecking	Monthly Fee	Free (Requires eStatements)
Bank On Checking	Printed Statement Fee	\$2 (Free with eStatements, \$400 Direct Deposit, or if under age 18 or age 65+)
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+)
Educator Summer Savings	Overdraft Protection Transfer Fee	Free
IRA	Transfer Leaving CU	\$20
	Annual Below Minimum Balance Fee	\$10
Money Market Savings	Below Minimum Balance Fee	\$5 (Waived with \$2,500+ minimum daily balance)
	Overdraft Protection Transfer Fee	Free
Personal Checking	Printed Statement Fee	\$2 (Free with eStatements, \$400 Direct Deposit, or if under age 18 or age 65+)
Share Savings	Overdraft Protection Transfer Fee	Free
Student Checking	Monthly Fee	Free
Performance Checking	Printed Statement Fee	\$2 (Free with eStatements, \$400 Direct Deposit, or if under age 18 or age 65+)

General Consumer Account Service Fees

Type	Fee
Activity Printout	Free
Cashier's Checks	Free
Collection Item	\$15 + outside costs
Debit Card Rush Fee	\$25
Deposit Errors/Returned Items (at CO-OP Network ATMs)	Error Fee: \$2 Returned Item: \$6
Escheat Processing	Free
Insufficient Funds – Returned Item	Free
Paid Overdraft ¹	\$27; Max 5 per day OD forgiveness - (\$30)
Legal Document Processing	\$50
Loan Audit/Research	\$40
Loan Modification	\$40
Loan Payment by Telephone	Free
Loan Skip Payment (Excludes Educator Skip-a-Pay)	\$40
Lost Card Replacement	\$5
Medallion Stamp	Free for CCU Consumer & Wealth Management Members
Notary	Free for CCU Consumer & Business members
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, CO-OP and Allpoint Network ATMs \$1.50 + ATM owner surcharge at other ATMs
Re-Deposited Item	Free
Research (All Requests)	\$20/hour
Returned Deposited Item	Free
Social Security Number Error	Free
Stop Payments	\$20 in branch or Member Engagement Center \$10 online
Unavailable Funds – Returned Item	Free
UCF Paid Overdraft ¹	\$27; Max 5 per day OD forgiveness - (\$30)
Verification of Deposit	\$10
VISA® Foreign ATM Transaction	1%
Wire Transfer	\$10 incoming \$25 outgoing \$35 International

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.

¹Overdraft fees 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 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. Paid Overdraft fee is forgiven and not charged if the account is overdrawn by \$30.00 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.



Federally Insured by NCUA.

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