

California Credit Union

Consumer Banking Fees & Charges



Effective September 1, 2026

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
Student Savings	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
ATM Transactions & Inquiries	Free at CCU, CO-OP and Allpoint Network ATMs \$2 plus ATM owner surcharge at other ATMs
Cashier's Checks	1 free per day; \$5 each additional check.

Check Printing	At cost
Collection Item	\$15 plus outside costs
Copies	\$2 each (checks, statements, receipts, or other account-related documents)
Debit Card Rush Fee	\$35
Deposit Errors/Returned Items (at CO-OP Network ATMs)	Error Fee: \$2 Returned Item: \$6
Escheat Processing	Free
Insufficient Funds – Returned Item	Free
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	Fee free for CCU documents \$10 per notary for non-CCU documents
Paid Overdraft¹	\$27 per item; maximum 5 per day Fee waived if account is overdrawn by \$30 or less
Re-Deposited Item	Free
Research (All Requests)	\$20 per hour
Returned Deposited Item	Free
Social Security Number Error	Free
Temporary Checks	One page free for new checking accounts within first 120 days \$2 per page for existing checking accounts
Stop Payments	\$20 in branch or Member Engagement Center \$10 online
Unavailable Funds (UCF) – Returned Item	Free
Verification of Deposit	\$10
VISA® Foreign ATM Transaction	1%
Wire Transfer	\$10 incoming \$25 outgoing \$45 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. California Federal Credit Union operates as California Credit Union.



Federally Insured by NCUA.

Equal Housing Opportunity. NMLS# 401403. © California Federal Credit Union.
California Federal Credit Union operates as California Credit Union.

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