

Fee Schedule
(Effective January 1, 2019)

General Service Charge	Fee
Account Transactions	
Account History Information	
Printout	\$3.00
Telephone	\$3.00
Account Inquiry	\$3.00
ACH/Debit	
ACH Stop Payments	\$27.00
Returned ACH Debit	\$27.00
ACH/Debit Paid Against Insufficient Funds	\$27.00
Bonded Credit Union Checks	
Purchase	\$5.00
Copy	\$3.00
Stop Payment	\$27.00
Card Replacement	
ATM Card or Pin	\$10.00
Visa Debit Card	\$10.00
Card Replacement Rush	\$40.00
Certification of Bonded or Share Draft Checks	\$5.00
Check Cashing	
All members who have \$300.00 or less in their savings account and do not have a loan or active checking account are subject to this charge. 1% or minimum of \$5.00. Fee waived with minimum deposit of \$3.00.	
On-Us Check Presented by Non-Member. We do not cash checks over \$1,000 for non-members.	\$5.00
Close Membership Within 90 Days of Opening	\$10.00
Collection Item	
Domestic	
Incoming	\$15.00*
Outgoing	\$15.00*
International	
Incoming	\$15.00*
Outgoing	\$15.00*
*Plus Actual Costs	
Copy of Statement	\$3.00 Per Statement
Escheatment of Accounts	
Administrative	\$2.00
Funds Recovery	\$10.00
Fax Services	
In State	\$1.00 Per Page
Out of State	\$2.00 Per Page
Incorrect Address	\$5.00 Per Occurrence
Levy, Lien, Attachments or Execution	\$60.00
Money Order Purchase	\$3.00

Account Transactions Cont.	
Notary	
Credit Union Documents	Free
Non Credit Union Documents	\$15.00 Per Signature
Photocopy	\$1.00
Processing or Handling of Misc. Legal Documents	\$25.00 Per Document
Quick-Phone Audio Response	
First Ten Sessions Per Month	Free
Sessions Exceeding Ten	\$0.50 Per Session
Reopening Membership Within 6 Months of Closing	\$10.00
Research Fee	\$25.00 Per Hour, One Hour Minimum
Photostat Page	\$0.10
Returned Deposit Check	\$25.00
Rolled Coin	5% of Total Rolled Coin
Transaction by Phone	\$3.00
Set Up Backup Withholding	\$10.00
Subordination Agreement	\$125.00
Verification of Share Accounts	
Per Verification	\$10.00
Per Statement Copy	\$3.00
Visa Debit Card Dispute (Of Valid Charges)	\$20.00 per dispute
Wire Transfer	
Domestic	
Incoming	\$25.00
Outgoing	\$40.00
International	
Incoming	\$25.00
ATM Transactions	
ATM Photos	
At Credit Union	\$10.00
At Network Locations	Actual Cost
CU or CO-OP Transactions	Free
Network ATMS	
Withdrawals	\$2.00*
Inquiries	\$2.00*
Transfers	\$2.00*
*Plus Any Fee Acquired from that ATM	
Deposits at Foreign ATMS	\$2.00*
*Not All ATMS	
Empty Envelope	\$25.00
Misapplied Deposit (Member Error)	\$2.00
Share Draft Checking	
Check Orders	Prices Vary
Members 62 and older may order one free box of checks per year. Members must cover postage fee.	
Check Paid by Credit Union Against Insufficient Funds	\$27.00

Share Draft Checking Cont.	
Copy of Original Draft	\$3.00
First 2 Per Statement Free	
Courtesy Pay	\$27.00 Per Transaction
Excess Activity	\$5.00
Up to 6 Per Month	
Returned Item	\$27.00
Reverse Deposit and/or Adjustment Made at Servicing Bank	\$25.00
Stop Payment	\$27.00
Temporary Checks	\$ 1.00 Each, Minimum Order of 4
Loans	
Duplicate Title/Lien Satisfied	\$25.00
Out of State Transfer	\$25.00
Force Place Insurance Fee	\$25.00
Loan Payment by Phone (External Checking)	\$10.00 per item
Monthly Billing Statement	\$25.00 per year
Transfer/Other Lender	\$25.00
Individual Retirement Accounts	
Closing	\$10.00
Term Share	
Early Withdrawal Penalty	Refer to Penalty Disclosure
VISA® Credit Card	
Annual	Free
Cash Advance	2%-\$5.00 Minimum
Late Payment	Refer to VISA® Agreement
Copies of Charge Slips or Other Trans Docs	Refer to VISA® Agreement
Replacement of VISA® Credit Card or PIN	Refer to VISA® Agreement
Virtual Branch	
All Accounts	Free
First Cal FCU App	Free
Transaction Research	\$45.00
Virtual Branch Bill Pay Stop Payment	\$27.00

Note: All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required charge. The Credit Union may charge any of your accounts for any charges that are due. Any fees or charges assessed to the Credit Union for extra services or special handling of your account will be passed on to you. We reserve the right to change this Fee Schedule at any time. We will notify you of any changes in charges that may be imposed on any account in the normal course of business but may not notify you of charges for extraordinary services furnished at your specific request.

Stationary Lien Notification: If you are in default on a financial obligation to the Credit Union, federal law gives the Credit Union the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, the Credit Union may exercise this right without further notice to you.