

Fee Schedule
(Effective May 1, 2024)

| Account Transactions | |
|---|--|
| Account History Information | |
| Printout | \$5.00 |
| ACH/Debit | |
| ACH Stop Payments | \$27.00 |
| Returned ACH Debit | \$27.00 Per Presentment |
| 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 | \$5.00 |
| All members who have \$250.00 or less in their savings account and do not have a loan or active checking account are subject to this charge. Fee waived with minimum deposit of \$5.00. | |
| On-Us Check Presented by Non-Member. We do not cash checks over \$1,000.00 for non-members. | \$10.00 |
| 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 | \$5.00 Per Statement |
| Escheatment Notice | \$2.00 |
| Excess Activity (After 6 Per Month) | \$5.00 |
| Incorrect Address | \$5.00 Per Occurrence then \$5.00 Per Year |
| Inactive Account | \$5.00 Per Year |
| After first 12 months of inactivity, if balance is below \$250.00. Waived for members under age 18. | |
| Levy, Lien, Attachments or Execution | \$60.00 |
| Money Order Purchase | \$3.00 |

| Account Transactions Continued | |
|---|------------------------------------|
| 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 |
| Returned Deposit Check | \$25.00 |
| Rolled Coin | 5% of Total Rolled Coin |
| Transaction by Phone (Mailed Receipt) | \$3.00 |
| Set Up Backup Withholding | \$10.00 |
| Subordination Agreement | \$125.00 |
| Verification of Share Accounts | |
| Per Verification | \$10.00 |
| Per Statement Copy | \$5.00 |
| 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 <i>over of</i> | |
| 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 MSA checks per year. Members must cover postage fee. | |

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| Share Draft Checking Continued | |
| Check Paid by Credit Union Against Insufficient Funds | \$27.00 |
| Copy of Original Draft | \$5.00 |
| 2 Free Per Statement | |
| Courtesy Pay* | \$27.00 Per Transaction |
| *Includes Debit Card Transactions if member opted in for this service. | |
| Returned Item | \$27.00 Per Presentment |
| Reverse Deposit and/or Adjustment Made at Servicing Bank | \$25.00 |
| Stop Payment | \$27.00 |
| Temporary Checks | \$2.00 Per Sheet of Four |
| Loans | |
| Duplicate Title/Lien Satisfied | \$25.00 |
| Out of State Transfer | \$25.00 |
| CPI Processing Fee | \$25.00 |
| Loan Payment by Phone (External Checking) | \$10.00 Per Item |
| Monthly Billing Statement | \$25.00 Per Year |
| Returned Payment | \$25.00 |
| Transfer/Other Lender | \$25.00 |
| Individual Retirement Accounts | |
| Closing | \$25.00 |
| Term Share | |
| Early Withdrawal Penalty | Refer to Truth in Savings Disclosure |
| VISA® Credit Card | |
| Annual | Free |
| Cash Advance | 2%-\$5.00 Minimum |
| Late Payment | Refer to VISA® Agreement |
| Copies of Charge Slips or Other Transaction 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 |
| Bill Pay Expedited Payment | |
| Electronic Same Day | \$9.95 |
| Check Next Day | \$14.95 |
| 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.

Escheat Notice: Required notice under Unclaimed Property Law to members advising that their property will escheat to the state unless there is activity or response to the notice.