

## Membership Savings Accounts

New Membership Fee	.....\$10.00
Early Closure Fee (less than 90 days)	.....\$10.00
Escheat Notice Fee	.....\$2.00 per year
Withdrawal of Payroll Deduction (prior to posting)	.....\$5.00 per transaction
Minimum Balance Fee (account below \$15.00) (accounts without loans)	.....\$1.00 per month
Dormant Account Fee	.....\$5.00 per month

## Checking Account Services

Account Reconciliation	.....\$20.00 per hour
Service Charge	.....\$3.00 monthly
Service Charge (with CFCU direct deposit)	.....None
Overdraft Protection Transfer Fee	.....\$2.00
Courtesy Pay Fee	.....\$30.00
NSF Check	.....\$30.00
Stop Payment (per check or sequence of checks) (free on Smart Line and Home Banking)	.....\$15.00
Remove Stop Payment	.....\$5.00
Check Photocopy (free on Home Banking)	.....\$2.00
Deposited Items Returned	.....\$20.00
Temporary Checks	.....\$7.50 for 15
Emergency / Rush Check Orders	.....FedEx fees only
Excessive Money Market Use	.....\$5.00 per transaction
Below Minimum Balance (Money Market accounts)	.....\$10.00 per month
Resubmit Items	.....\$10.00

## Electronic Services

NSF	.....\$30.00
NSF on Automatic Transfer of Loan	.....Free
Wire Transfers (outgoing)	.....\$25.00 Domestic \$40.00 International
ACH Stop Payment	.....\$15.00
Remove ACH Stop Payment	.....\$15.00
ATM Transaction Fee at non CO-OP ATM	.....\$2.00
ATM Transaction Fee (without direct deposit) at CO-OP ATM (first 5 free per month)	.....\$2.00
Additional Cards	.....\$5.00
Rush Order Card	.....FedEx fees only
Card Replacement	.....\$5.00
ATM Corrections on Deposit	.....\$10.00
Empty Envelope Deposit	.....\$25.00

## Consumer Loan Services

Loan Extension Fee	.....\$25.00
Late Loan Payments	.....\$25.00
DMV Documentation	.....\$25.00
Demand Fee for Real Estate Payoff	.....\$75.00
NSF on Loan Payment Check	.....\$25.00
Resubmit Items	.....\$10.00

## Over the Counter Services

Credit Union Check (1 per day)	.....Free
Money Order (up to \$1,000)	.....\$1.00
Stop Payment on Credit Union Issued Check	.....\$10.00
Deposited Item Returned	.....\$20.00
Draft Collection	.....\$10.00
Cashiers Check	.....\$5.00
Resubmit Items	.....\$10.00
Camino VISA Gift Cards	.....\$2.95

## Special Services

Levies, Garnishments or Other Legal Process	.....\$25.00 each
Bad Address	.....\$2.00 per mailing
Subpoena of Records	.....\$16.00 hr. and \$0.20 copy
Verification of Deposit	.....\$10.00 each
Statement Copy (free on Home Banking)	.....\$1.00 per page
Account Research	.....\$20.00 per hour
Overnight Delivery	.....FedEx fees only
Notary Public	.....\$5.00 per signature
Address Locator Fee	.....\$2.00
ATM & ACH Overdraft	.....\$2.00
Check Cashing Fee (no charge with loan, checking account or \$500 savings balance)	.....\$5.00



# FEE SCHEDULE

February 10, 2011

**THIS FEE SCHEDULE SUPERSEDES  
ALL FEE SCHEDULES PRIOR TO THE  
EFFECTIVE DATE SHOWN ABOVE**



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