

## Membership Savings Accounts

Minimum Balance Fee	.....\$1.00 per month (Account below \$15.00) (Accounts without loans)
Excessive Withdrawal Fee	.....Free
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

## Checking Account Services

Account Reconciliation	.....\$20.00 per hour
Service Charge	.....\$3.00 monthly
Service Charge (with CFCU Direct Deposit)	.....Free
Overdraft Protection Transfer Fee	.....\$2.00
NSF Check	.....\$25.00
Stop Payment (Per check or sequence of checks) (Free on Smart Line and Homebanking)	.....\$10.00
Remove Stop Payment	.....\$5.00
Check Photocopy (Free on Homebanking)	.....\$2.00
Deposited Items Returned	.....\$20.00
Temporary Checks	.....\$7.50 for 15
Emergency / Rush Check Orders	.....FedEx Fees Only
Inactive Checking Fee per Month	.....Free
Excessive Money Market Use	.....\$5.00 per transaction
Below Minimum Balance (Money Market Accounts)	.....\$10.00 per Month
Share Draft Excess Use	.....Free
Resubmit Items	.....\$10.00

## Electronic Services

NSF	.....\$25.00
NSF on Automatic Transfer of Loan	.....Free
Wire Transfers (Outgoing)	.....\$15.00 Domestic \$25.00 International
ACH Stop Payment	.....\$10.00
Remove ACH Stop Payment	.....\$5.00
ATM Initial Processing Fee	.....Free
ATM Service Fees	.....Free
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
PIN Re-Issue	.....Free

ATM Corrections on Deposit	.....\$10.00
Empty Envelope Deposit	.....\$25.00
Unlimited Bill Payer	.....Free

## Consumer Loan Services

Loan Application Processing Fee	.....Free
Loan Extension Fee	.....\$25.00
Loan Cancellation	.....Free
Late Loan Payments	.....\$25.00
DMV Documentation	.....\$25.00
Demand Fee for Real Estate Payoff	.....\$75.00
Blue Book Quote	.....Free
Cash Advance on Non CU Cards	.....Free
NSF on Loan Payment Check	.....\$20.00
Real Estate Loan Processing Fee	.....Free
Resubmit Items	.....\$10.00

## Share Secured VISA

Sales Draft Copy	.....\$3.00
Rush Card Order	.....FedEx Fees Only
Annual Fee	.....\$25.00
Late Payments	.....\$20.00
Over Limit Fee	.....\$20.00
NSF on Loan Payment Check	.....\$20.00
VISA Card Replacement Fee (First 3 Free)	.....\$5.00

## Classic VISA

Sales Draft Copy	.....\$3.00
Rush Card Order	.....FedEx Fees Only
Late Payments	.....\$20.00
Over Limit Fee	.....\$20.00
NSF on Loan Payment Check	.....\$20.00
Card Replacement Fee (First 3 Free)	.....\$5.00
Inactive Fee (No activity for 12 months)	.....\$30.00
Annual Fee	.....Free

## Platinum VISA

Sales Draft Copy	.....\$3.00
Rush Card Order	.....FedEx Fees Only
Late Fee	......20% of Interest Due (minimum \$20 - Not to exceed \$30)
Over Limit Fee	.....\$25.00
NSF on Loan Payment Check	.....\$20.00
Card Replacement Fee (First 3 Free)	.....\$5.00
Inactive Fee (No activity for 12 months)	.....\$50.00
Annual Fee	.....Free

## Over the Counter Services

Telephone Transactions with Personnel	.....Free
Credit Union Check (1 per day)	.....Free
Money Order (up to \$1,000.00)	.....\$1.00
Stop Payment on Credit Union Issued Check	.....\$10.00
Deposited Item Returned	.....\$20.00
Draft Collection	.....\$10.00
Coin Deposit/Exchange	.....Free
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
IRA Closure/Transfer	.....Free
Verification of Deposit	.....\$10.00 each
Statement Copy (Free on Homebanking)	.....\$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 \$500.00 Savings Balance)	.....\$5.00



# FEE SCHEDULE

July 1, 2009

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

