

Schedule of Fees and Charges

*Waived for Club 55 Members

| Service | Description | Fee | Limitations | Service | Description | Fee | Limitations |
|----------------------|----------------------------|----------------|--|------------------------|------------------------------------|------------------|--|
| Membership | Membership Fee | \$5.00 | Waived for minors 17 yrs and younger, non-refundable | Svcs Con't | Verification of Deposit | \$5.00 | |
| Card Services | Replacement Card | \$5.00 | VISA, VISA Debit, ATM | | Share/Loan Transfers | \$2.00 | Charged only on phone requests |
| | Change PIN | \$3.00 | Done in person on ATM cards only | Loans | Application | \$10.00 | |
| | ATM Non-Sufficient funds | \$25.00 | | | Cancellation of Loan | \$15.00 | |
| | Foreign Usage | \$1.00 | Per Transaction Waived for Point of Sale/Non-PIN Debit | | Late Payment | 20% interest due | Applied ten days after due date |
| | Receipt Hard Copy | \$5.00 | | | Credit Line Advance | \$2.00 | Must be in \$50 increments |
| | Transaction Look Up | \$5.00 | | | Loan Extension Fee | \$20.00 | Two extensions per calendar year |
| | Foreign Deposit Error | \$2.00 | | | | | |
| | Foreign Deposit Return | \$6.00 | | Mortgages | Document Preparation | \$250.00 | \$50 for Home Equity Line of Credit |
| | Debit Transaction Dispute | \$20.00 | Fee can be avoided by disputing with merchant | | Application | \$50.00 | |
| Products | AMEX Gift Cheques* | \$2.50 | | | Insurance/Tax Svcs. | \$50.00 | |
| | Traveler's Cheques* | Free | | | Deed Forwarding | \$50.00 | |
| | Money Orders* | \$1.00 | | | Reconveyance | \$50.00 | |
| | Notary/Signature Guarantee | \$10.00 | Waived for CCFCU members. Per Signature. | | Home Equity Advance | \$25.00 | Four free advances per year |
| | Certified Checks | \$5.00 | | Savings | Early Account Closure | \$5.00 | Waived after 90 days |
| | Teller Checks | \$5.00 | No charge over Audio Response/Online Acct Access | | Below Minimum Balance | \$5.00 | Monthly. Waived first 30 days. |
| | Teller Check Stop Payment | \$15.00 | | IRA's | Transfer/Rollover | \$25.00 | Also for early withdraw if under 59 1/2 yrs. |
| Services | Western Union | \$25.00 | Includes some overseas military bases & US Territories | Checking | Check Printing | Varies | Club 55 receive free club checks |
| | Western Union Int'l | \$35.00 | Over \$500, \$35 plus 2% of principal sent | | Check Photocopy | \$2.00 | Per Item |
| | Photocopies | \$0.10 | Per page | | Non-sufficient funds returned Item | \$25.00 | |
| | Bank to Bank Wires | \$20.00 | Add \$5 if routing number not known, FREE incoming | | Non-Sufficient Funds Paid Item | \$25.00 | |
| | Statement Copy | \$2.00 | | | Overdraft | \$2.00 | Per day, \$50.00 minimum from Credit Line |
| | Return Mail | \$5.00 | | General Account | EFT-Returned Item | \$25.00 | |
| | FAX | \$2.00 | Additional \$1 per page if over 3 pages | | EFT-Paid Item | \$25.00 | |
| | Mail | Going Rate | US Mail, UPS or Fedex | | Return Item | \$20.00 | Check \$5.00 for a re-deposit |
| | Levies/Garnishments | \$30.00 | | | EFT Stop Payment | \$10.00 | |
| | Safe Deposit Box | \$25,\$35,\$75 | SM, MED, LG Annual Fee. Salinas Branch only | | Payroll Advance | \$10.00 | |
| | -Key Deposit | \$20.00 | | | Reconciliation/Research | \$25.00 | Charged per hour, one hour minimum |
| | -Lost Key/Force Open | \$20.00 | Same day emergency \$100.00 | | Transaction History | \$1.00 | Each Page |
| | | | | | Collection Item | \$10.00 | |
| 8/23/07 | | | | | ACH Overdraft | \$2.00 | Per debit |