

Schedule of Fees and Charges

Service	Description	Fee	Limitations	Service	Description	Fee	Limitations
Membership	Membership Fee	\$5.00	Waived for minors 17 yrs and younger	Services Continued	Verification of Deposit	\$5.00	
Card Services	Replacement Card	\$10.00	VISA, VISA Debit, ATM		Share/Loan Transfers	\$2.00	Charged only on phone requests FREE if using Audio Response/Online Banking
	Change PIN ATM/Visa	\$5.00	Done in person on ATM/Visa Debit cards only	Loans	Application	\$10.00	
	International fee	1%	Of the transaction amount		Cancellation of Loan	\$15.00	
	Foreign Usage/non coop machine	\$2.00	Waived if coop machine		Loan Extension Fee	\$25.00	Two extensions per calendar year
	Receipt Hard Copy	\$5.00			Lien Satisfied Fee	\$25.00	Lost or damaged title
	Transaction Look Up	\$5.00		Mortgages	Loan Modification Fee	\$400.00	Restrictions Apply
	Foreign Deposit Error	\$2.00			Document Preparation	\$250.00	\$50 for Home Equity Line of Credit
	Foreign Deposit Return	\$6.00			Application	\$50.00	
	Debit Transaction Dispute	\$20.00	Fee can be avoided by disputing with merchant		Insurance/Tax Service	\$50.00	
Products	AMEX Gift Cheques**	\$2.50			Deed Forwarding	\$50.00	
	Traveler's Cheques	FREE			Reconveyance	\$45.00	
	Money Orders**	\$2.00			Demand Payoff	\$30.00	
	Notary/Signature Guarantee	\$10.00	FREE for CCFCU members. Per Signature	Savings/Checking	Early Account Closure	\$5.00	Waived after 90 days
	Certified Checks	\$5.00			Below Minimum Balance	\$5.00	Monthly, waived first 30 days
	Teller Checks	\$5.00**	No charge over Audio Response/Online Acct Access 1 Free Check for Club 55 members		Dormant Fee	\$5.00	After 12 months of no activity
	Teller Check Stop Payment	\$15.00			Temporary Checks	\$5.00	First set free
Services	Western Union	\$25.00	Includes some overseas military bases & US Territories		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	\$29.00	Checks/Cards/ACH/Bill Pay/ATM
	Bank to Bank Wires	\$25.00			Non-Sufficient Funds Paid Item	\$29.00	Checks/Cards/ACH/Bill Pay/ATM
	Statement Copy	\$2.00					
	Return Mail	\$7.00					
	FAX	\$2.00	Additional \$1 per page if over 3 pages	IRA's	Transfer/Rollover	\$25.00	Also for early withdraw if under 59 1/2 yrs
	Mail	Going Rate	US Mail, UPS or Fedex	Other Services	Return Item	\$25.00	Check- \$10.00 for redeposit of item
	Levies/Garnishments	\$50.00			Stop Payment	\$10.00	
	Safe Deposit Box	\$30,\$40,\$80	SM, MED, LG Annual Fee. Salinas Branch location only		Payroll Advance	\$25.00	
	-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	Per Page
	Online Banking / Billpay	FREE			Collection Item	\$20.00	
11/1/2011					Notice of Escheat Fee	\$2.00	Per account when sending to State

** Waived for Club 55 Members