

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	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		
	ATM Non-Sufficient funds	\$25.00			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			Credit Line Advance/Overdraft	\$5.00	Must be in \$50 increments	
	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	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	IRA's	Transfer/Rollover	\$25.00	Also for early withdraw if under 59 1/2 yrs	
	Teller Check Stop Payment	\$15.00		Checking	Temporary Checks	\$5.00		
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	\$27.00		
	Bank to Bank Wires	\$25.00			Non-Sufficient Funds Paid Item	\$27.00		
	Statement Copy	\$2.00			Bill Pay NSF Fee	\$2.00	Per Item	
	Return Mail	\$7.00			General Account	EFT-Returned Item	\$27.00	
	FAX	\$2.00	Additional \$1 per page if over 3 pages			EFT-Paid Item	\$27.00	
	Mail	Going Rate	US Mail, UPS or Fedex			Return Item	\$25.00	Check- \$5.00 for redeposit of item
	Levies/Garnishments	\$35.00				Stop Payment	\$10.00	
	Safe Deposit Box	\$30,\$40,\$80	SM, MED, LG Annual Fee. Salinas Branch location only			Payroll Advance	\$20.00	
	-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
	On Line Banking	FREE				Collection Item	\$20.00	
	2/1/2010					Notice of Escheat Fee	\$2.00	Per account