



PRICING SCHEDULE

Effective: June 1, 2024

CHECKING / SHARE DRAFTS

Monthly service charge:

Access Checking or Student Access Checking	NONE
Classic Checking – NONE with \$300 avg daily balance or age 60+; else	\$5
Money Market Checking – NONE with \$5,000 min balance; else	\$12
Ultimate Checking – NONE with \$50,000 min balance; else	\$15
Dividend Checking – NONE with \$500 min balance, net Direct Deposit, \$2,000 in aggregate deposits (same member #), or age 60+; else	\$7
No NSF Fee Checking (not eligible for Courtesy Pay opt-in)	\$5
Better Than Free Checking	NONE
NSF paid/ NSF unpaid	\$29 per presentment per item
Overdraft transfers	\$6/transfer
Paper Statements	\$3 per month (Better Than FREE Checking)
Personalized checks	Printing & handling cost
Photocopies of checks	Two (2) FREE per month, then \$2 per check
FREE via First U.S. Online Banking	
Stop payments/ Deposited checks returned	\$29
Temporary checks (additional orders)	\$2 per 4 checks

ATM / DEBIT CARD

Savings Accounts & Classic Checking

Four (4) First U.S./CO-OP Network ATM transactions and four (4) inquiries (non-First U.S.)/month; FREE thereafter.....\$2.00 each (inquiries \$1.00)

Access, Student Access, Money Market, Ultimate & No NSF Fee Checking

First U.S./CO-OP Network ATM transactions and inquiries..... FREE
Out of Network ATM transactions.....\$2.00 each (inquiries \$1.00)

Dividend Checking

First U.S./CO-OP Network ATM transactions and inquiries, and four (4) Out of Network ATM transactions and four (4) inquiries/month
 FREE || thereafter..... | \$2.00 each (inquiries \$1.00) |

Better Than Free Checking

First U.S./CO-OP Network ATM transactions and inquiries, and two (2) Out of Network ATM transactions and two (2) inquiries/month
 FREE || thereafter..... | \$2.00 each (inquiries \$1.00) |

Replacement card / rush replacement card
 \$10 / \$37 |

Surcharges may apply at non-CO-OP ATMs and at POS locations

(Better Than Free Checking) - one (1) surcharge rebate each month
 up to \$2 |

MONEY MARKET

Money Market Account

None if \$2,000 average daily balance is maintained, otherwise
 \$7 per month |

Health Savings Account (HSA).....
 \$3 per month |

SAFE DEPOSIT BOX (Arden-Arcade Watt & Auburn Branches Only)

Active checking required for safe deposit box. Boxes NOT insured by NCUA.

Annual Rental	3x5-\$40; 5x5-\$45; 3x10-\$55; 5x10-\$80; 10x10-\$140
Replace lost or damaged safe deposit key	\$20
<i>Other key must be surrendered. Replacement box provided at no charge.</i>	
Drill open a safe deposit box	Cost
<i>By court order (i.e. fee for responding).....</i>	Cost + \$10
Re-draw of real estate documents.....	\$35

VISA®

Cash advance fee.....	2%, \$2 minimum, \$50 maximum
Foreign transaction fee	(FREE with a First U.S. Cash Rewards Visa)
For Platinum Visas, up to 1% of each transaction in U.S. dollars.	
Late fee	\$10
Replacement card	\$10
Rush replacement card	\$37

MISCELLANEOUS

Account research/reconciliation.....	\$20 per hour (\$5 min.)
Bad address fee	\$2 per month
Cashier's check	\$5
Check cashing fee (non-member)	\$8/item
Unrolled coin exchange	5% of total coin
Collection fees (delinquent account)	Cost
DMV transfer fee	\$15 if applicable
Draft collection, domestic.....	\$5
Draft collection, foreign.....	Cost + \$5
Escheat fees.....	\$2
Membership fee.....	\$5
Inactive Account Fee on Regular Shares	
<i>(Charged if under \$100 and no other share or loan)</i>	\$6 per month
Notary service (by appointment only)	FREE for First U.S. docs & members 65+
\$10 per signature (members with active checking/loan); otherwise \$15 per signature	
Photocopies.....	\$2 per page or \$5 per statement
Response to levies.....	\$100 per levy
Stop payments	\$29
Wire transfers, Outgoing.....	Domestic/\$25, Foreign/\$50
Wire transfers, Incoming	Domestic/\$5, Foreign/\$15
Wire Trace	\$10

DISCONTINUED

Budget Checking - discontinued after 8/1/07

- None with net Direct Deposit, \$5,000 in aggregate deposits
- (on same account) or age 60+, Otherwise..... \$5 per month
- 4 FREE transactions at non-First U.S./CO-OP ATMs per month, then.....\$2 ea.

Effective: June 1, 2024. Fees are subject to change. Any fee or charges incurred by the credit union for extra service or special handling of your account will be passed on to you. All fees will be collected from your account at the time the service is provided. The credit union may charge any of your accounts for charges that are due. You will receive notification of the amount of any such charges. If you have any questions, you may call Member Services at (916) 576-5700 or (800) 556-6768.