

## CHECKING ACCOUNTS

<b>Better Than Free Checking with eStatements</b>	FREE
<i>Paper Statements</i>	\$3.00
<b>Dividend Checking</b> <i>If minimum average daily balance of \$2,500 is not maintained</i>	\$10.00
<b>Youth Checking</b>	FREE
<b>Essentials Checking</b>	\$5.00

## SAVINGS ACCOUNTS

<b>Smart Start Savings</b>	FREE
<b>Dream Savings</b>	FREE
<b>Money Market Savings</b> <i>If minimum average daily balance of \$2,000 is not maintained</i>	\$7.00
<b>Health Savings Account (HSA)</b>	\$5.00
<b>Prime Savings/Youth Savings</b>	FREE

## ATM/DEBIT CARD SERVICES

<b>ATM Out-Of-Network Fees</b>	
<b>First U.S. &amp; CO-OP ATM Transactions</b>	FREE
<b>Withdrawals/Transfers</b> <i>Out-of-network</i>	\$2.00 per transaction
<b>Inquiries</b> <i>Out-of-network</i>	\$1.00 per inquiry
<i>Dividend Checking includes four (4) automatic ATM surcharge rebates per month charged by other banks and <b>Better Than Free Checking</b> includes two (2) automatic ATM surcharge rebates per month charged by other banks.</i>	
<b>Replacement card</b>	\$10.00
<b>Rush replacement card</b>	\$37.00

## GENERAL SERVICE FEES

<b>Stop payments</b> <i>deposited checks returned</i>	\$29.00
<b>Personalized checks</b>	Printing & handling cost
<b>Temporary checks</b> <i>additional orders</i>	\$2.00 per 4 checks
<b>Account research reconciliation</b>	\$20.00 per hour (\$5.00 min)
<b>Bad address</b>	\$2.00 per month
<b>Cashiers check</b>	\$5.00
<b>Check Cashing</b> <i>Non-Member</i>	\$8.00 per item
<b>Unrolled Coin Exchange</b>	5% of total coin
<b>Collection fees</b> <i>delinquent accounts</i>	At Cost
<b>DMV transfer fee</b> <i>if applicable</i>	\$15.00
<b>Response to Levies</b>	\$100.00 per item
<b>Escheat Fee</b>	\$2.00
<b>Membership Fee</b>	\$5.00
<b>Inactive Account Fee on Prime Savings</b> <i>If under \$100 and no other share or loan</i>	\$6.00 per month

<b>Non-Sufficient Funds (NSF) Charges per Presentment</b>	
<b>Courtesy Pay (paid NSF)</b> <i>Essentials Checking not eligible</i>	\$29.00
<b>Insufficient Funds (unpaid NSF)</b>	\$29.00
<b>Overdraft transfers per transfer</b>	\$6.00

<b>Copy Fees</b>	
<b>Checks</b> <i>first two free</i>	\$2.00 per item
<b>Statements</b>	\$5.00 per item

<b>Draft Collection</b>	
Domestic	\$5.00
Foreign	Cost + \$5.00

<b>Notary Services</b> <i>By appointment only</i>	
First U.S. Documents & All Documents for Members 65+	FREE
Non-First U.S. Documents	\$15.00 per signature

<b>Wire Transfer Fees</b>	
Outgoing Domestic	\$25.00
Outgoing Foreign	\$50.00
Incoming Domestic	\$5.00
Foreign	\$15.00
Wire Trace	\$10.00

<b>VISA® Debit or Credit Card</b>	
Cash advance fee	2% \$2 min – \$50 max
Foreign transaction fee <i>(FREE with a First U.S. Cash Rewards Visa)</i>	For Platinum Visas, up to 1% of each transaction
Late fee	\$10.00
Replacement card	\$10.00
Rush replacement card	\$37.00

<b>Safe Deposit BOX</b> (Arden-Arcade Watt & Auburn Branches Only)	
<b>Active checking required for safe deposit box. Boxes NOT insured by NCUA.</b>	
<b>Annual Rental</b>	3x5 - \$40.00
	5x5 - \$45.00
	3x10 - \$55.00
	5x10 - \$80.00
	10x10 - \$140.00
<b>Replace lost or damaged safe deposit key</b> <i>Other key must be surrendered. Replacement box provided at no charge.</i>	\$20.00
<b>Drill open a safe deposit box</b> <i>Drill by court order (i.e. fee for responding)</i>	Cost
	Cost + \$10.00
<b>Re-draw of real estate documents</b>	\$35.00

**Effective: July 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.