



Fee Schedule

As of September 1, 2021

General Fees

Minimum opening balance	\$5.00
Electronic Bill Payment (Unlimited)	FREE
Checks Cashed (nonmembers)	\$5.00
Checks Cashed	
Without checking or \$1,000 on deposit	\$5.00
Stop Payment on Cashier's Check	\$20.00
Stop Payment/Revocation of Incoming	
Automatic Withdrawal	\$20.00
Overdrawn ACH Debit	\$30.00
Domestic Wire Transfer	\$25.00
Foreign Wire Transfer	\$40.00
Close Account (within 6 months of opening)	\$6.00
Reopen Account (within 6-month period)	\$5.00
Checks Accepted for Deposit Returned unpaid	\$30.00
Cashier's Checks	\$5.00
Account Research/Reconciliation	
Last two months (per hour)	\$20.00
Beyond two months (per hour)	\$25.00
Photocopy of Statement	\$5.00
Individual Retirement Account	
Annual Fee	\$12.00
Transfer Fee	\$25.00
Premature Distribution Fee	\$20.00
Escheat Notification Fee	\$2.00
Inactive Account Fee for 6 months	\$3.00
Undeliverable Mail (annually)	\$2.00
Cash Handling (per \$10,000)	\$10.00
Collection Items (processing)	\$35.00
Money Market Checks	
(paid after 6 in a month)	\$12.00
Levy/Garnishment	\$50.00
VISA® Gift Cards	\$5.00
Checks Negotiated for Businesses	
(Greater of)	\$5.00/1%

ATM and Debit Card Fees

Replacement Copy or PIN Reissue	\$5.00
ATM Deposit Item Returned	\$30.00
ATM/Debit Card Overdraft Paid	\$30.00
Foreign Transactions (of purchase)	1%
CO-OP Transactions	FREE
Star or Cirrus System Transactions	\$1.00
Point-of Sale/ATM Surcharges (by outlet)	varies
Expedited Mail	\$10.00

Checking Account Fees

Advantage Checking Monthly Fee	FREE
Basic Checking Monthly Fee	\$10.00
Overdrawn Fees	
Transfer from other Checking or Savings to clear incoming draft or debit	\$4.00
Overdrawn items returned	\$30.00
Overdrawn items paid	\$30.00
ATM/Debit Card Overdraft Paid	\$30.00
Stop Payments	\$20.00
Copy of Paid Check	
(2 free per statement period) Check	\$2.00
Printing	Fee varies
Temporary Checks (8)	\$2.00
Copy of Deposited Item	\$10.00

Loan Fees

Returned Loan Payment	\$30.00
Demand Fee	\$25.00
Reconveyance	\$100.00
Reapplication Within 6 Months of Denial	\$15.00

CU Service Center Fees

Check withdrawal	\$5.00
Check Deposits	
First 10 checks	FREE
16 or more checks (per check)	\$.20
Checks Accepted for Deposit Returned Unpaid	\$15.00
Rolled Coin Purchased/Deposited	
(if available per roll)	\$.25
Fax Request	
First page	\$3.00
Each additional page	\$1.00
Photocopies	\$.50/each
Indemnification Agreement	\$25.00
Notary by Appointment (by outlet)	varies

Maximum fees represented. All fees are subject to change. For questions, please call Member Support at 858-547-7400.

www.CabrilloCU.com

