



## Fee Schedule

As of March 1, 2019

### General Fees

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	\$10.00
Stop Payment/Revocation of Incoming	
Automatic Withdrawal	\$12.00
Overdrawn ACH Debit	\$30.00
Domestic Wire Transfer	\$15.00
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	\$3.00
Account Research/Reconciliation	
Last two months (per hour)	\$15.00
Beyond two months (per hour)	\$20.00
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
Big Easy Checking Monthly Fee	FREE
Basic Checking Monthly Fee	\$10.00
SOCAL Checking Monthly Fee	FREE
Overdrawn Fees	
Transfer from other Checking to clear incoming draft	\$2.00
Transfer from Savings to Clear Incoming Debit (6 per month)	\$2.00
(7 or more per month returned unpaid)	\$30.00
Overdrawn items returned	\$30.00
Overdrawn items paid	\$30.00
ATM/Debit Card Overdraft Paid	\$30.00
Stop Payments	\$10.00
Copy of Paid Check	
(2 free per statement period)	\$2.00
Check 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
Money Orders (if available)	\$3.00
Photocopies	\$.50/each
Indemnification Agreement	\$25.00
Notary by Appointment (by outlet)	varies

Maximum fees represented. Certain fees will be waived based upon relationship with Cabrillo Credit Union. All fees are subject to change. For questions, please call Member Support at 858-547-7400.

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