



Schedule of Fees & Services
As of Nov 2, 2020

Mail to: PO Box 2477
Brea, CA 92822-2477

Lifetime Membership Fee..... \$5 one-time

Checking Account Monthly Service Fee

Preferred Interest..... \$8/ month

(Fee waived if when a daily balance of \$1,500 and above is maintained)

Other accounts available with no monthly service fee \$0

Totally Free Checking, Easy Interest Checking, 50+ Interest Checking

Business Checking Account Monthly Service Fee

Business Interest..... \$8/ month

(Fee waived when a daily balance of \$1,500 and above is maintained)

Other accounts with no monthly service fee..... \$0

Totally Free Business Checking

Applies to each Business Checking account listed above:

Up to 1,000 monthly transactions, additional items \$0.15 per item; Up to \$10,000 coin/currency, additional amounts \$1.00 per \$1,000

Account Related Services

Account Research..... \$20/ hour

Corporate Check..... \$5/ check

Copy of Statement, Transaction, Check, Forms..... \$5/ item

Early Closure of Account *(within 90 days of opening)*..... \$25

Foreign Item/Check Processing..... \$5 + courier cost

Legal Processing Fee..... \$60/ order

(Levies, subpoenas, IRS, court orders)

Overdraft Continuous Negative Balance Fee..... \$5/ day after day 4

When your account balance remains negative for more than four business days, a fee will be charged on the 5th business day and thereafter each subsequent consecutive business day your account balance remains negative.

Overdraft Fee/Non-Sufficient Funds (NSF) Fee..... \$29/ occurrence

If you do not have funds available, we may return or pay items such as Checks, Automated Clearing House (ACH), Electronic Funds Transfer (EFT), Bill Pay, ATM, Point of Sale, Debit Card Purchases, and/or other electronic means and charge a fee.

Overdraft Transfer from a Share Account..... \$3.50/ transfer

Overdraft Transfer from a Line of Credit..... No fee

Returned Deposit Item/Payment Fee..... \$20/ occurrence

Stop Payment Fee *(any item)*..... \$29/ request

Statement of Account Fee..... \$2/ month

Bill Pay/ Zelle/ External Account Transfers

Bill Pay – unlimited bills..... \$0* active Bill Pay or Zelle
(Expedited Bill Pay up to \$9.95/ ea.; Overnight Rush Check \$14.95/ ea.; Active if Bill Pay or Zelle are used monthly) *\$5.95/mo. non-use

Zelle thru Bill Pay Service..... \$0* active Bill Pay or Zelle
(Same day fees will vary based on amount; Active if Bill Pay or Zelle are used monthly) *\$5.95/mo. non-use

Zelle Stop Payment..... \$29

Microbusiness User Fee..... \$1

External Account Transfers..... \$0 incoming funds

\$1 outgoing funds

Savings Accounts

Big Prize Savings..... \$0

Holiday Club..... \$10/ each early withdrawal
No fee for withdrawal during open period Nov. 1 to Dec. 31

Certificate Builder..... \$10/ each early withdrawal

Non-Member Vacation Payroll Withdrawal..... \$25/ occurrence

IRA Maintenance Fee..... \$10/ year

IRA Non-Automated Distribution..... \$25/ each request

Regular (Membership) Savings, Business Savings & Goal Setter..... \$10/ month

Minimum balance fee (Single Svc) waived if end of month balance is \$500+, or with a checking account or loan account added to this account, or if a member is age 17 and under.

Premium Money Market..... \$10/ month

Minimum balance fee waived if minimum daily balance is \$2,500

Debit Mastercard® Services

30,000 ATMs nationwide – CO-OP Network..... Free

Replacement of Card..... \$10

ATM Networks non-AFCU, Non CO-OP Locations..... \$2/ withdrawal

Machine owner may charge additional transaction fees \$0.75/ inquiry

ATM Deposit/ Payment Adjustment..... \$25/ each

Including Empty Envelope Deposits

Mastercard Credit Card with uChoose Rewards®

Credit Card Late Payment..... \$15/ occurrence

Replacement of Card..... \$10

Copy of Sale/ Purchase Transaction Receipt..... \$14

International Service Assessment (ISA) Fee..... 2% of transaction

Loan Services (Auto, Personal, Commercial, Home)

Check-By-Phone Payment..... \$10/ each

Online Loan Payments..... \$0/ registered user
\$5/ guest

DMV Duplicate Title or Lien Release..... \$25/ document

HELOC Annual Fee *(Refer to loan documents for details)*... Up to \$75

HELOC Early Termination Fee *(Within 36 months of origination. Refer to loan documents for details.)* Up to \$1,000

Real Estate Payoff Statement Preparation..... \$30

Fee charged for each request including updates.

Additional fee for RUSH requests including updates..... \$25

Unsuccessful Auto Pay..... \$29/ occurrence

Verification of Mortgage (VOM)..... \$20

Other Services

Coin Machine..... Free for members

Non-members pay 10% of amount

Currency Purchase – Special Orders..... 10% of purchase

Dormant/Escheated Account, Unclaimed Property..... Fee varies by state;

\$2 in CA

Gift Card..... \$3.00/ each

Invalid Address..... \$3/ month

Non-member Cashing a Check Drawn on AFCU..... \$10/ check

Notary Service (by appointment only)..... \$15/ signature

Rush/Courier Delivery Service..... At cost if requested

Temporary Checks Printed at the Counter..... \$4/ sheet

USPS Forwarded Address Processing (one-time)..... \$5

Check Orders (variety of styles)..... Cost varies

Verification of Deposit/Account..... \$20/ request

Wire Transfer – Outgoing..... \$25/ ea. Domestic

\$40/ ea. International

Retired Accounts (no longer available on new memberships) – Monthly Service Fees

Premium Checking - waived with a \$5,000+ daily balance or age 60+ with Direct Deposit \$10.95/ month

Rewards Checking - waived with Direct Deposit and e-Statements \$12.95/ month

Total Access Checking - waived with \$15,000+ aggregate balance in deposit and loans \$8.95/ month

Personal Rewards Checking - waived with \$250+ Direct Deposit, 2 BillPay payments, 12 Debit purchases, or \$250 average daily balance \$7.95/ month

Earnings Rewards - waived with a \$5,000 minimum average daily balance \$10.95/ month

For assistance with any product or service, or to find better financial solutions, we're happy to assist.

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www.co-opcreditunions.org/locator or text **91989** to find an ATM near you



This disclosure supersedes all previous Schedules of Fees & Services or brochures prior to this effective date.