

SCHEDULE OF FEES AND CHARGES

Effective 9/1/19

GENERAL (for all accounts unless otherwise indicated)

Photocopy Services (per page)	\$1
Returned Deposit Item	\$15
Stop Payment	\$20
Wire Transfer: Domestic	\$20
International.....	\$35
Incoming	\$5
Regular Share Account Low Balance (per month)	\$5
<i>After 12 months of inactivity in member's Share/Checking Account(s) only and an aggregate balance of less than \$50</i>	
Processing of Legal Documents (Levy).....	\$50
Processing Domestic/Foreign Collections	\$25
IRA Transfer to Another Institution.....	\$25
Real Estate Reconveyance Fees.....	\$130
Mobile Deposit Error.....	\$25

CHECKING ACCOUNTS

Check Order	Charges based on style and quantity
Retrieval and copy of paid check	\$2
Line of Credit Overdraft	\$5
NSF Returned Item	\$30
(Includes all Share Accounts)	
Courtesy Pay Fee (per item)	\$30

ATM CARD & ATM/DEBIT CARD

ATM Transaction Fees:

VCU/CF/CO-OP/ATM w/ less than \$300 per day aggregate balance in Share & Cert. accounts		\$1.25
All Other ATMs*		\$2.00
Point-of-Sale (POS) — PIN Debit w/ less than \$300 per day aggregate balance in Share & Cert. accounts		\$.25
Card/PIN Replacement Fee		\$6
Overdrawn Fee — ATM/Debit Card (per item).....		\$30
ATM Deposit Adjustment (per occurrence)		\$10

* Transactions at certain ATMs on systems that are not owned by our Financial Institution may be subject to a service fee charged by the owner of the terminal. This fee may be imposed by a national, regional or local automated transfer network that is used to facilitate the transaction.



Just like a bank, only better.

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, CO-OP & Plus network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact us at 626.444.1972 with any questions you may have regarding this notice.



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