

SCHEDULE OF FEES

Savings Accounts	Fee
Withdrawal in excess of 3 per month	\$3.00
Re-open Closed Account	\$10.00
Monthly Maintenance (non-member)	\$4.00
Checking & Money Market Accts.	Fee
Returned Deposit Item	\$25.00
Non-Sufficient Funds	\$25.00
Courtesy Pay Overdraft	\$25.00
Stop Payment	\$20.00
Check Copy in excess of 2 per month	\$3.00
Overdraft Protection Transfer	\$3.00
Check Printing	\$12.00 (minimum)
Cleared Money Market Check in excess of 6 per month	\$15.00
Credit Cards & Debit Cards	Fee
ATM/Debit Card Withdrawals at Non-Allpoint or CO-OP Network ATMs	\$1.00
Late Fee (if payment is received 11 or more days past the payment due date)	\$20.00
Returned Check/Payment	\$25.00
Debit Card Courtesy Pay Overdraft	\$25.00
ATM Deposit Error	\$7.50
Sales Draft Copy	\$10.00
Convenience Check Copy	No Fee
Pay-by-Phone (Non-OE Federal Cash Advance)	\$10 per \$1,000.00 increments
Visa Currency Conversion	1% of transaction
Debit and Credit Card Replacement Fee (for cards replaced more than two times in a twelve month period)	\$10.00
Electronic Funds Transfer (EFT)	Fee
Automated Clearing House (ACH) Non-Sufficient Funds	\$25.00
ACH Non-Sufficient Funds for Auto Union Dues	\$2.00
Stop Payment	\$20.00
ACH Origination Fee	\$10.00
Individual Retirement Acct. (IRA)	Fee
Withdrawal from a Traditional or Roth IRA prior to age 59 ½	\$50.00
Withdrawal from an Educational IRA prior to age 18	No Fee
Transfer or Rollover	\$50.00
Online Banking – Bill Payment	Fee
Non-Sufficient Funds	\$25.00
Stop Payment	\$20.00

Business Checking	Fee
Monthly Maintenance	\$10.00
Deposit Item	\$0.08
Paid Check	\$0.05
Returned Deposit Item	\$25.00
Non-Sufficient Funds	\$25.00
Courtesy Pay Overdraft	\$25.00
Check Copy in excess of 2 per month	\$3.00
Overdraft Protection Transfer	\$3.00
Check Printing	\$12.00 (minimum)
Stop Payment	\$20.00
Notary Services	Fee
California (for non-credit union and non-union related documents)	\$15.00 per signature
Oregon (for non-credit union and non-union related documents)	\$10.00 per signature
Nevada, Utah, Colorado, Hawaii (for non-credit union and non-union related documents)	\$5.00 per signature
Miscellaneous	Fee
Check Cashing Fee	\$5.00
Copy of Official Check	\$5.00
Stop Payment on Official Check	\$20.00
Official Check to Third Party	\$5.00
Open Transfer, Outbound	No Fee
Open Transfer, Inbound	No Fee
Domestic Wire Transfer	\$20.00
Foreign Wire Transfer	\$40.00 (minimum)
Domestic Western Union Wire	\$20.00
Foreign Western Union Wire	Call for Fees
Statement/Document Copy	\$3.00
Faxed Documents	\$1.50 per page
Inactive Account	\$5.00 per month
Escheated Account Processing	\$10.00
Abandoned Check Processing	\$10.00
Legal Order Processing (levy, subpoena, garnishment, etc.)	\$25.00
Court/Hearing Appearance	\$25.00 per hour
Shared Branch Non-Sufficient Funds	\$25.00
ATM Photo	\$50.00
Research	\$25.00 per hour
Foreign Item Deposit – based on total cost of collection	\$10.00 minimum
Priority/Express Mail Processing	\$25.00
Visa Gift Card Purchase Fee	\$1.50

ALL FEES ARE SUBJECT TO CHANGE
All fees are subject to change without prior notice. For the most up-to-date fees, please call (925) 454-4000 or (800) 877-4444 to obtain current fees.