



# Fee Schedule

Effective January 1, 2019

## Summary of Fee-Free Products and Services

Free Checking Account	<b>Free</b>
Interest Checking Account (with more than \$500 Average Daily Balance)	<b>Free</b>
Premier Interest Checking Account (with more than \$5,000 Average Daily Balance)	<b>Free</b>
Temporary Checks (up to 10)	<b>Free</b>
Credit or Debit Card Replacement (up to 2 per year)	<b>Free</b>
Patelco ATM Withdrawals	<b>Free</b>
CO-OP Network ATM Withdrawals	<b>Free</b>
Point of Sale (POS) Transaction Fee	<b>Free</b>
Unlimited In-branch Transactions	<b>Free</b>
Online Banking and Bill Pay	<b>Free</b>
Remote Deposit	<b>Free</b>
Account Alerts	<b>Free</b>
Credit Card Balance Transfers	<b>Free</b>
Over the Credit Limit Fee	<b>Free</b>
Money Market Checks (shipping fee not included)	<b>Free</b>
Initial Consultation with a CFS Financial Advisor <sup>1</sup>	<b>Free</b>
Check Copies (excluding HELOC; up to 5)	<b>Free</b>
Photocopies (not including research)	<b>Free</b>
Statement Copies (up to 5)	<b>Free</b>
Notary Fee (Patelco documents only)	<b>Free</b>
HELOC Check Copies (up to 12 checks or 18 months)	<b>Free</b>

See Reverse for Additional Services

*All fees and charges are subject to updating and revision upon proper notice. Commitment Households are eligible for waiver of certain fees.*

*Other fees may be waived at our discretion, subject to your meeting certain criteria and qualifications. This January 1, 2019 Fee Schedule supersedes any previous printed Fee Schedule.*

#### How to contact us

800.358.8228 [patelco@patelco.org](mailto:patelco@patelco.org)

Patelco Credit Union, PO Box 8020, Pleasanton, CA 94588-3321

## Membership

Account (Membership) Closure within 6 Months of Opening	\$20.00
DBA Accounts	\$5.00 per month

## Checking

Interest Checking Account (with less than \$500 Average Daily Balance)	\$5.00 per month
Premier Interest Checking Account (with less than \$5,000 Average Daily Balance)	\$10.00 per month
DBA Accounts	\$5.00 per month
Plus Checking Account	\$6.95 per month
Check Orders	price may vary

## ATMs

ATM Charge on Non-Patelco ATMs	\$1.75 per transaction
ATM Deposit Adjustment Fee	\$5.00

## Stop Payments

Checks / ACH Payments	\$15.00
Lost / Stolen Official Check Processing Fee	\$20.00
Stop Payment Cancellation	\$15.00

## Travelers Checks (minimum fee \$1.00)

Signature Checks	\$1.00 per \$100 purchase
Gift Checks	\$2.50 each

## Credit Cards

Credit Card Payment Late Charge	up to \$15.00
Cash Advance Fees	the greater of \$2.50 or 2.0% per cash advance (maximum fee \$75.00)
Foreign Transaction Fees	1% per transaction in U.S. dollars if initiated or processed in foreign currencies or countries*
Card Replacement (after 2 per year)	\$10.00

\*This fee is in addition to other applicable fees such as cash advance fees.

## Debit Cards

Debit Card Paid NSF Fee (opt-in required)	\$28.00
Foreign Debit Card Transactions	1% of transaction
Card Replacement (after 2 per year)	\$10.00

## HSA / IRA

Health Savings Account Service Fee	\$2.00 per month (first year free)
HSA / IRA Adjustment Fee	\$20.00
IRA Outgoing Transfer Fee	\$20.00 per IRA
HSA Debit Card Replacement Fee	\$10.00
HSA Outgoing Transfer Fee	\$20.00

<sup>1</sup>Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Patelco Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

## Non-Sufficient Funds (NSF) Charges

ACH Returned Item	\$28.00
NSF Fee	\$28.00
Paid NSF Fee	\$28.00
NSF Bill Pay Fee	\$28.00
NSF POS Fee	\$28.00

## General Fees and Charges

Account Reconciliation Research	\$25.00 per hour
Official Checks to Third Party	\$5.00
Collection Items –\$10.00 plus cost charged by the collecting and/or paying foreign bank	\$10.00 + cost
Escheat Locator / Transfer Fee	\$2.00
Excessive Withdrawals from Tiered Savings (after 6 per month)	\$1.00 each
Express Mail / Rush / Overnight Fee	\$20.00 to \$35.00
Dormant Membership (no activity for 24 months)	\$5.00 per month
Immigration / Naturalization Services Letter	\$20.00
IRS Levy / Withholding / Judgment / Legal Order	\$20.00 per notice
Mailed Receipts	\$2.00
Minimum Savings Balance Fee**	\$5.00 per month
Money Orders	\$3.00 each
Notary Fee (non-Patelco documents)	\$10.00 per signature
Pay Bill by Phone	\$10.00
Returned Deposit or Loan Payment	\$20.00
Medallion Signature Guarantee Fee	\$5.00 per signature
Request for Verification of Deposit (VOD)	\$10.00
Verification / Account Rating	\$10.00

\*\*Unless you maintain a \$150 minimum balance for all share accounts, have a Patelco loan or credit card, have a Plus Checking Account or Free Checking Account, or are a Commitment Household member.

## Loans

Loan Payment Late Charge	\$5.00 or 3% Payment Due
Payment Skips / Deferral Fee***	\$25.00

\*\*\*If you are participating in Patelco's Timely Repayment Incentive Program (TRIP), using the Skip Payment feature will affect your status.

## Real Estate Mortgage

Copy of Loan Documents	\$2.00 per page
Subordination Review Fee	\$200.00
Payoff Demand (Statement of Obligation) including fax fee	\$45.00
Reconveyance Fee (CA properties)	\$121.00 to \$141.00
Reconveyance Fee (non-CA properties)	\$35.00 to \$233.30
Re-amortization of Loan Payments (recast)	\$250.00
Partial Release Fee	\$400.00
Payment modification (bi-weekly to monthly)	\$150.00
Payment modification (monthly to bi-weekly)	\$75.00

## Wire Transfers

USA – Domestic Outgoing	\$20.00
USA – Domestic Incoming	\$10.00
International – Incoming	\$15.00

INSURED BY NCUA

