

Consumer Fee Schedule

Effective January 1, 2025

Summary of Fee-Free Products and Services

Free Checking Account	Free
Temporary Checks (up to 20)	Free
Lost Card Replacement (up to 2 per year)	Free
Patelco ATM Withdrawals	Free
CO-OP Network ATM Withdrawals	Free
Unlimited In-branch Transactions	Free
Online Banking and Bill Pay	Free
Remote Deposit	Free
Account Alerts	Free
Credit Card Balance Transfers	Free
Over the Credit Limit Fee	Free
Money Market Checks (not including shipping) - may use 3 per month	Free
Initial Consultation with a CFS Financial Advisor [†]	Free
Check Copies (excluding HELOC; up to 4 per month)*	Free
Photocopies (not including research)	Free
Statement Copies (up to 5)	Free
Notary Fee (Patelco documents only)	Free
HELOC Check Copies (up to 12 checks or 18 months)	Free

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, 2025 Fee Schedule supersedes any previously printed Fee Schedule.

**\$1 fee for each additional check copy*

How to contact us

800.358.8228

Patelco Credit Union, PO Box 2227, Merced, CA 95344

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
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	\$15.00

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 US dollars if initiated or processed in foreign currencies or countries*
Lost 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

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

Non-Sufficient Funds (NSF) Charges per Presentment

Paid NSF Fee	\$28.00
UCF (Uncollected Funds) 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
Express Mail / Rush / Overnight Fee	\$20.00 to \$35.00
IRS Levy / Withholding / Judgment / Legal Order	\$20.00 per notice
Mailed Receipts	\$2.00
Notary Fee (non-Patelco documents)	\$10.00 per signature
Pay Bill by Phone	\$10.00
Returned Loan Payment	\$20.00
Statement Copies (after first 5)	\$1 each

Loans

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

**If you are participating in Patelco's LevelUp program, using the Skip Payment feature will affect your status.

Real Estate Mortgage

Subordination Review Fee	\$200.00
Payoff Demand (Statement of Obligation)	\$30.00
Reconveyance Fee (CA properties)	\$121.00 to \$225.00
Reconveyance Fee (non-CA properties)	\$35.00 to \$233.30
Re-amortization of Loan Payments (recast)	\$250.00
Partial Release Fee	\$400.00
Streamlined Rate Refinance Fee	\$750.00 to \$1500.00

Wire Transfers

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

† Non-deposit investment products and services are offered through CUSO Financial Services, LP, ("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.

INSURED BY NCUA



Business Banking Fee Schedule

Effective January 1, 2025

Summary of Fee-Free Products and Services

Business Savings Account	Free
Temporary Checks (up to 20)	Free
Lost Card Replacement (up to 2 per year)	Free
Patelco ATM Withdrawals	Free
CO-OP Network ATM Withdrawals	Free
Online Banking and Bill Pay	Free
Remote Deposit	Free
Account Alerts	Free
Credit Card Balance Transfers	Free
Foreign Transaction Fees for Credit Cards	Free

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, 2025 Fee Schedule supersedes any previously printed Fee Schedule.

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Patelco Credit Union, PO Box 2227, Merced, CA 95344

Savings

Excessive Transactions on Business Savings (after 25 per month)*	\$0.25 per transaction
Cash and Currency Fee on Business Savings per \$100 deposited or purchased after \$5,000 per month	\$0.50 per transaction

Money Market

Excessive Transactions on Business Money Market (after 25 per month)*	\$0.25 per transaction
Cash and Currency Fee on Business Savings per \$100 deposited or purchased after \$10,000 per month	\$0.50 per transaction

Checking

Business Checking Account with less than \$1,000 Average Daily Balance	\$10.00 per month
Excessive Transactions on Business Checking Account (after 100 per month)*	\$0.25 per transaction
Business Checking Account – Cash and Currency Fee per \$100 deposited or purchased after \$5,000 per month	\$0.50 per transaction
Business Interest Checking Account with less than \$5,000 Average Daily Balance	\$20.00 per month
Excessive Transactions on Business Interest Checking (after 500 per month)*	\$0.25 per transaction
Business Interest Checking – Cash and Currency Fee per \$100 deposited or purchased after \$10,000 per month	\$0.50 per transaction
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	\$15.00

Credit Cards

Credit Card Payment Late Charge	Up to \$24.00
Cash Advance Fees	The greater of \$10.00 or 3.0% of the cash advance amount
Lost Card Replacement (after 2 per year)	\$10.00

Debit Cards

Foreign Debit Card Transactions	1% of transaction
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Non-Sufficient Funds (NSF) Charges per Presentment

UCF (Uncollected Funds) Fee	\$28.00
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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
Express Mail / Rush / Overnight Fee	\$20.00 to \$35.00
IRS Levy / Withholding / Judgment / Legal Order	\$20.00 per notice
Mailed Receipts	\$2.00
Pay Bill by Phone	\$10.00
Returned Loan Payment	\$20.00
Statement Copies (after first 5)	\$3 each

Loans

Overdraft Protection Late Charge	Up to \$24.00
Overdraft Protection Flat Usage Fee	\$15 per transfer

Wire Transfers

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

*Fees incurred for member-initiated transactions, including but not limited to: point of sale transactions in store or online; ATM deposit or withdrawals; branch transactions (deposits, withdrawals/transfers); deposited or withdrawn checks; online banking transactions that are not pre-scheduled.