

Fee Schedule

Effective February 1, 2023

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 5 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 February 1, 2023 Fee Schedule supersedes any previously printed Fee Schedule.

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
Money Orders	\$3.00 each
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, 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.

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