

Schedule of Fees and Charges



SERVICE	DESCRIPTION	FEE	LIMITATIONS
First Mortgages	Reconveyance	\$45.00	
	Demand Payoff	\$30.00	
Saving/Checking	Early Account Closure	\$5.00	Waived after 90 days
	Below Minimum Balance	\$5.00	Monthly, waived first 30 days
	Checking Fee	\$12.00	Monthly, Sapphire members only
	Dormant Fee	\$5.00	After 12 months of no activity
	Temporary Checks	\$5.00	First set free for new account
	Check Printing **	Varies	Diamond member - one box free per calendar year
	Check Photocopy	\$2.00	Per item
	Non-Sufficient Funds Returned Item	\$32.00	Checks/Cards/ACH/Bill Pay
	Courtesy Pay	\$32.00	Checks/Cards/ACH/Bill Pay
	Excessive Share	\$5.00	Fee imposed after 6 transactions (per Reg. D)
IRA's	Transfer/Rollover	\$25.00	If under 59 1/2 years of age
	Early Withdrawal	\$25.00	If under 59 1/2 years of age
Other Services	Return Item	\$25.00	\$10.00 for redeposit of check
	Stop Payments	\$20.00	Checks, ACH, Official Checks, Money Orders (MO)
	Payroll Advance	\$32.00	
	Reconciliation/Research	\$25.00	Charged per hour (1 hr min)
	Mini Statement	\$1.00	Per page

Schedule of

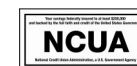


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**Waived for Diamond Member

Updated 11/15/20



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SERVICE	DESCRIPTION	FEE	LIMITATIONS
	Collection Item	\$20.00	
Membership	Membership Fee	\$5.00	Waived for minors 17 yrs & younger
Card Services	Replacement Card	\$10.00	VISA Debit
	ATM Deposit Correction Fee	\$5.00	On ATM's
	International Fee	1%	Of the transaction amount
	Foreign Usage/Non CO-OP Machine	\$2.00	Waived if CO-OP machine
	Empty Envelope Deposit	\$15.00	On ATM's
	Foreign Deposit Return	\$6.00	On ATM's
	Debit Transaction Dispute	\$20.00	Fee can be avoided by disputing with merchant
Other Misc.	"Skip A Pay" Program	\$32.00	Limit of two (2) within a 12 month period
	Official Checks **	\$5.00	No charge over audio response/online account access. (One (1) free check for Diamond member per month)
	Money Orders **	\$2.00	Three (3) free for the month, \$2.00 fee thereafter (Diamond only)
	Notary/Medallion Signature Guarantee	\$15.00	Per signature (Sapphire members only)
	Overdraft Transfer Fee	\$5.00	Overdraft from savings to checking
	Share to Share Phone Transfer	\$2.00	FREE if using audio response/online banking
Services	Photocopies	\$0.10	Per page
	Bank to Bank Wires	\$25.00	
	Statement Copy	\$4.00	Per statement

SERVICE	DESCRIPTION	FEE	LIMITATIONS
	Return Mail	\$7.00	Returned by post office
	FAX	\$2.00	Additional \$1 per page if over 3 pages
	Mail	Going Rate	US Mail, UPS, or FedEx
	Levies/Garnishments	\$100.00	
	Safe Deposit Box	\$40, \$65, \$100	SM, MED, LG annual fee (Salinas Branch Only)
	-Key Deposit	\$30.00	
	-Locksmith/Lost Key		Locksmith fees will vary
	Online Bill Pay Fee	\$5.00	Monthly, Sapphire members only
	Verification of Deposit	\$5.00	
Loans	Loan Transfer Fee (LOC)	\$5.00	Overdraft from LOC to checking
	Loan Set Up Fee	\$10.00	Debt Consolidation \$30 (Waived for auto loans)
	Lien Satisfied Fee	\$25.00	Lost or damaged title
Home Equity Lines of Credit (HELOC)	Documentation Preparation	\$250.00	
	Application	\$50.00	
	Flood Certificate	\$79.00	
	Credit Report	\$3.43	Per applicant/per report
	Subordination	\$150.00	