

Schedule of Fees and Charges



EFFECTIVE 03/01/2024

FREE MEMBER BENEFITS

24-Hour Telephone Banking e-Statements Medallion Signature		Member Written Check Copies via Online Banking Mobile Deposit Notary Services
SAVINGS/MONEY MARKET/CHECKING FEES	FEE AMOUNT	EXEMPTIONS
Savings Accounts		
Premier Savings Minimum Balance Fee	\$25.00 per month	If minimum daily balance of \$10,000 is not maintained.
Money Markets		
Investor's Advantage Money Market	\$25.00 per month	If minimum daily balance of \$100,000 is not maintained.
Checking Accounts		
Interest Checking Minimum Balance Fee	\$5.00	If minimum daily balance of \$1,000 is not maintained.
Premier Checking Minimum Balance Fee	\$25.00	If minimum daily balance of \$10,000 is not maintained.
Inactive Membership Fee	\$5.00 per month	No activity in 12 months, excludes dividend earnings.
Closed Membership Fee	\$5.00	Fee waived if membership is closed after 90 days of membership opening.
GENERAL SERVICES FEES	FEE AMOUNT	EXEMPTIONS
Non-Sufficient Funds Fees (NSF)	\$27.00 per presentment	
Overdraft Fee	\$27.00 per presentment	
Card Convenience Fee	\$27.00 per presentment	
Returned Deposit Item	\$15.00 per presentment	
Stop Payment Fee	\$15.00 per item	
Stop Payment Release	\$15.00 per item	
Transaction Fee (In House Bill Pay only)	\$1.50 per item	
NSF Bill Pay - In House	\$27.00 per presentment	
Internet Bill Pay (first 6 months free)	\$6.00 per month	Fee is waived if enrolled in eDocuments in Digital Banking.
Expedited Bill Payment	\$9.95 per item	
VISA Gift Card	\$3.95 per card	
Card Replacement Fee	\$5.00 per card	
Expedited Replacement Card	\$14.00 per order	
Check Printing Fee	Varies	Can vary based on style ordered.
ATM SERVICES FEES	FEE AMOUNT	EXEMPTIONS
ATM Use Fee on ATMs we do not own or operate (After 10 Free Non-Honda FCU Terminal Transactions)	\$1.75 per transaction	
Visa International Service Assessment fee	1.00% of US Dollar transaction amount	Visa USA charges us an International Service Assessment (ISA) on all international transactions regardless of currency conversion. We may pass part or all of this fee on to you. Currently, this fee is up to 1.00% of the transaction. See Disclosure of Account Information for details.
TRANSACTION & INQUIRY FEES	FEE AMOUNT	EXEMPTIONS
Cashiers Check Withdrawal (Torrance Branch only)	\$4.00 per item	
Pay by Phone (LinkPay Convenience Fee)	\$5.00 per item	
MISCELLANEOUS FEES	FEE AMOUNT	EXEMPTIONS
Returned Mail	\$5.00	
Account Research/Reconciliation	\$15.00 per hour	
Re-instatement of a Closed Checking	\$25.00 per account	
Copy of check/deposit item	\$2.00 per item	
Mailed Paper Statement	\$3.00 per mailed statement	This may be waived for members that are (1) 60 years of age or better, (2) 18 years of age or younger.
Statement Copy Request	\$5.00 per copy	Fee is waived on the first request.
Levy/Garnishment Processing (or as specified by court documents)	\$10.00 per notice	
Wire Transfers		
Outgoing (Domestic)	\$30.00 per wire	
Outgoing (International)	\$40.00 per wire	
Incoming Wire	\$15.00 per wire	

PLEASE NOTE: All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required fee. The credit union may charge any of your accounts for any fee due. We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes that may be imposed on an account. For other terms and conditions of your account, please see our Disclosure & Agreement of Terms and Conditions. Account holders who use CO-OP Service Centers (Shared Branching Network) may be charged for some services. The amount charged is established by the hosting credit union.