

## Schedule of Fees and Charges



**EFFECTIVE 1/1/2025**

**FREE MEMBER BENEFITS**

24-Hour Telephone Banking	Member Written Check Copies via Online Banking
e-Statements	Mobile Deposit
Medallion Signature	Notary Services

SAVINGS/MONEY MARKET/CHECKING FEES	FEE AMOUNT	EXEMPTIONS
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<b>Savings Accounts</b>		
Premier Savings Minimum Balance Fee	\$25.00 per month	If minimum daily balance of \$10,000 is not maintained.
<b>Money Markets</b>		
Investor's Advantage Money Market Minimum Balance	\$25.00 per month	If minimum daily balance of \$100,000 is not maintained.
<b>Checking Accounts</b>		
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
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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	\$4.75 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.
Cashier's Check	\$4.00	Available at Torrance Branch only.

ATM SERVICES FEES	FEE AMOUNT	EXEMPTIONS
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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.

MISCELLANEOUS FEES	FEE AMOUNT	EXEMPTIONS
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Returned Mail	\$5.00	
Account Research/Reconciliation	\$15.00 per hour	
Re-instatement of a Closed Checking Account	\$25.00 per account	
Copy of check/deposit item	\$2.00 per item	
Mailed Paper Statement	\$3.00 per month	This fee is waived for members that are (1) 60 years of age or better, or (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	
<b>Wire Transfers</b>		
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.