


**CAL POLY FEDERAL CREDIT UNION  
SCHEDULE OF FEES AND CHARGES**

*Effective January 2017*

<b>CHECKING ACCOUNT FEES</b>	
<b>REGULAR/STUDENT CHECKING</b> <i>(Waived with direct deposit, VISA, CPFCU loan, 62+ or daily checking account balance of \$1,000+) Electronic access available, Bill Pay, Debit Card, Mobile/Text &amp; Homebanking access</i>	\$5.00
<b>SPEND ACCOUNT</b> <i>All electronic access account, no check writing ability, Bill Pay, Debit Card, Mobile/Text &amp; Homebanking access FREE</i>	\$.00
<b>CHECK PRINTING</b> <i>Check designs vary by style- See check order brochure for complete pricing list. (1 Box of basic checks waived for P* member level)</i>	Actual Cost
<b>OVERDRAFT FEES</b>	
Overdraft transfer from savings <i>(waived for S,G &amp; P*)</i>	\$3.00
NSF <i>(non-sufficient fee per item – paid or returned unpaid)</i>	\$35.00
UCF <i>(uncollected funds fee per item)</i>	\$35.00
<b>ELECTRONIC SERVICES</b>	
Bill Pay Services (I-Pay)	\$.00
E-Statement	\$.00
Mailed Statement	\$3.00
Text Banking	\$.00
Mobile App (iOS/Android)	\$.00
Home Banking	\$.00
Virtual Strong Box - 10MB <i>(more storage avail.at fee ask for details)</i>	\$.00
<b>ATM FEES</b>	
<i>ATM transactions are free at CPFCU ATM and at all participating CO-OP Network ATMs for both deposits and withdrawals.</i>	
ATM Withdrawals at non-CO-OP	\$1.50
Deposit Adjustment	\$10.00
<b>COPY FEES</b>	
Personal Checks <i>Free through Homebanking- In Office Fee waived for G &amp; P* Member</i>	\$5.00
Cashier CK or Money Order <i>(Front/Back))</i>	\$5.00
Statement <i>(Per Statement)</i>	\$3.00
<b>NEGOTIABLE ITEMS</b>	
Cashier Check <i>(waived for S, G &amp; P*)</i>	\$3.00
Money Order <i>(waived for S, G, P* or B with checking/spend 2 a month free) (\$1,000 maximum for non-member)</i>	\$3.00

*Membership Tiered Services –  
(B)ronze, (S)ilver, (G)old, and (P)latinum. Tiered Services  
Brochure available at [www.calpolyfcu.org](http://www.calpolyfcu.org) and our lobby.*

<b>GENERAL FEES</b>	
Check Cashing Fee <i>(Waived for S, G &amp; P* member levels)</i>	\$3.00
Check Cashing Fee – Non-Member	\$10.00
Check Cashing On-U's Non-Member	\$10.00
Account History – In Branch <i>(Waived for S,G, &amp; P* member levels)</i>	\$3.00
Account History – Online It's Me 24/7	\$.00
Account Research <i>(per hour – 1 hour min)</i>	\$35.00
Funds Transfer in office <i>(Waived S,G,P. Also available through It's Me 24/7 or Phone Teller FREE)</i>	\$3.00
Inactive Fee– Monthly <i>(No activity 1 year)</i>	\$2.00
Returned Deposited Item	\$20.00
Escheated Accounts <i>(California state law – No activity over 3 years)</i>	\$5.00
Incorrect Taxpayer ID# <i>(IRS Penalty)</i>	\$50.00
IRA Annual Fee	\$25.00
IRA Closing Fee	\$25.00
Levies <i>(IRS, State, Sheriff, etc.)</i>	\$50.00
Notary Fee– Member <i>(per signature)</i> <i>Waived for P*)</i>	\$5.00
Notary Fee– Non-Member <i>(per signature)</i>	\$15.00
Returned Mail	\$2.00
Verification of Deposit	\$15.00
Foreign Check Collection	\$30.00
<b>WIRE TRANSFER FEES</b>	
Outgoing Wire Transfer– Domestic	\$25.00
Outgoing Wire Transfer – International <i>Foreign currency or U.S. Currency</i>	\$55.00
Incoming Wire Transfer	\$10.00
<b>STOP PAYMENT FEES</b>	
Stop Payment on Check through It's Me 24/7 Homebanking	\$10.00
Stop Payment Ach or check processed in office	\$20.00
Stop Payment in IPay (Bill Pay Service)	\$20.00
Cashier's Check Stop payment	\$20.00
Money Order Stop Payment	\$20.00
<b>ATM/DEBIT/CREDIT CARD FEES</b>	
Replacement ATM/Debit Card/PIN	\$10.00
Replacement VISA card	\$10.00
ATM/Debit /Credit Card PIN Reset	\$10.00
<b>TIERED MEMBERSHIP LEVELS</b>	
Four Membership Levels <i>(brochure available at <a href="http://www.calpolyfcu.org">www.calpolyfcu.org</a> or in our office)</i>	B/S/G/P*