




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

Effective September 2017

CHECKING ACCOUNT FEES	
CHECKING OR SPEND ACCOUNT Loaded with FREE electronic access services to include:	\$.00
<ul style="list-style-type: none"> • MasterCard Debit w/ CPP image • Convenient On-Campus Banking • Access to over 38,000 CO-OP Network ATMs. (Deposits or withdrawals without a surcharge.) • CardNav – Personalized Debit Card Security • Mobile Banking App • Apple Pay (Wallet) • Text Messaging (909.869.6800) • Text Banking and Text Alerts • E-Statements • It's Me 24/7 Homebanking • A2A (Outgoing) & P2P Transfers • Bill Pay Service • E-Deposit - Deposit check image from mobile device. • Debit Card Round-Up to promote savings • Virtual Stongbox – Secure cloud storage 10 MB (fee applies for greater storage requests) • Unlimited Check Writing • Friendly, personalized service 	
OVERDRAFT FEES	
NSF (non-sufficient fee per item – paid or returned unpaid)	\$35.00
UCF (uncollected funds fee per item)	\$35.00
ATM FEES	
ATM transactions are FREE at CPFCU ATM and at all participating CO-OP Network ATMs for both deposits and withdrawals.	
ATM Withdrawals at non-CO-OP	\$1.50
Deposit Adjustment	\$10.00
NEGOTIABLE ITEMS	
Cashier's Check	\$3.00
Money Order	\$3.00

GENERAL FEES	
Mailed Statement (waived for 65+)	\$3.00
Check Cashing Fee – Non-Member	\$10.00
Check Cashing On-U's Non-Member	\$10.00
Account History – In Branch	\$3.00
Account History – Online It's Me 24/7	\$.00
Account Research (per hour – 1 hour min)	\$35.00
Inactive Fee– Monthly (No activity 1 year)	\$2.00
Returned Deposited Item	\$20.00
Escheated Accounts (California state law – No activity over 3 years)	\$5.00
Incorrect Taxpayer ID# (IRS Penalty)	\$50.00
IRA Annual Fee	\$25.00
IRA Closing Fee	\$25.00
A2A Transfer (Incoming)	\$1.00
Levies (IRS, State, Sheriff, etc.)	\$50.00
Notary Fee– Member (per signature)	\$5.00
Notary Fee– Non-Member (per signature)	\$15.00
Returned Mail	\$5.00
Verification of Deposit/Statement	\$15.00
Foreign Check Collection	\$30.00
COPY FEES	
Personal Checks <i>Free through Homebanking- In Office Fee applies</i>	\$5.00
Cashier's Check or Money Order (Front/Back)	\$5.00
Statement (Per Statement) <i>Free through Homebanking- In Office Fee applies</i>	\$3.00
WIRE TRANSFER FEES	
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
STOP PAYMENT FEES	
Stop Payment on Check through It's Me 24/7 Homebanking	\$20.00
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
DEBIT/CREDIT CARD FEES	
Replacement Debit Card or PIN each	\$10.00
Replacement VISA Card or PIN each	\$10.00