


**CAL POLY FEDERAL CREDIT UNION  
SCHEDULE OF FEES AND CHARGES  
Effective June 2021**

<b>CHECKING ACCOUNT FEES</b>	
CHECKING ACCOUNT FREE electronic access services include:	\$ .00
<ul style="list-style-type: none"> <li>• MasterCard Debit w/ CPP image</li> <li>• Convenient On-Campus Banking</li> <li>• Access to over 38,000 CO-OP Network ATMs. (Deposits or withdrawals without a surcharge.)</li> <li>• Bio-Metric Mobile Banking App</li> <li>• Debit Card Controls and Push Alerts</li> <li>• Apple Pay</li> <li>• Text Messaging (909.869.6800)</li> <li>• Text Banking and Text Alerts</li> <li>• E-Statements</li> <li>• It's Me 24/7 Home Banking</li> <li>• A2A(Outgoing) &amp; P2P Transfers</li> <li>• Bill Pay Service</li> <li>• Mobile Deposit - Deposit check image within our app.</li> <li>• Debit Card Round-Up to promote savings</li> <li>• Unlimited Check Writing</li> <li>• Friendly, personalized service</li> </ul>	
<b>OVERDRAFT FEES</b>	
NSF (non-sufficient fee per item – paid or returned unpaid)	\$35.00
UCF (uncollected funds fee per item)	\$35.00
<b>ATM FEES</b>	
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
<b>NEGOTIABLE ITEMS</b>	
Cashier's Check	\$3.00



[www.calpolyfcu.org](http://www.calpolyfcu.org)

Call or Text Us – 909.869.6800

<b>GENERAL FEES</b>	
Mailed Statement (waived for 65+)	\$3.00
Check Cashing Fee – Non-Member	\$10.00
Check Cashing On-Us 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
Lien Satisfied (DMV document)	\$35.00
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
Levies (IRS, State, Sheriff, etc.)	\$50.00
Returned Mail	\$5.00
Verification of Deposit/Statement	\$15.00
<b>COPY FEES</b>	
Personal Checks Free through Home Banking In Office Fee applies	\$3.00
Cashier's Check (Front/Back)	\$3.00
Statement (Per Statement) Free through Homebanking- In Office Fee applies	\$3.00
<b>WIRE TRANSFER FEES</b>	
Outgoing Wire Transfer– Domestic	\$25.00
Outgoing Wire Transfer – International Foreign currency or U.S. Currency	\$55.00
Incoming Wire Transfer	\$10.00
<b>STOP PAYMENT FEES</b>	
Stop Payment - Check	\$20.00
Stop Payment – ACH (electronic)	\$20.00
Stop Payment in iPay (Bill Pay Service)	\$20.00
Cashier's Check Stop payment	\$20.00
<b>DEBIT/CREDIT CARD FEES</b>	
Replacement Debit Card or PIN each	\$10.00
Replacement VISA Card or PIN each	\$10.00
<b>HOME EQUITY LOAN FEES</b>	
County Recording Fees	Varies