



Fee Schedule as of January 1, 2010

fee schedule

DEPOSIT ACCOUNTS

Account Closure (<i>if closed within first six months</i>)	\$20.00
ACH Correction	2.00
ACH Returned Origination	28.00
Check Printing	Cost Varies
Courtesy Pay	25.00
Inactive Account Monthly Maintenance	5.00
Escheat Notice	2.00
Health Savings Account Monthly Administration	1.00
IRA Annual Administration	15.00
IRA Direct Transfer - Outgoing	20.00
IRA Share Withdrawal Penalty	20.00
Money Market Excessive Check (<i>more than six cleared checks per month</i>)	20.00
Non-Sufficient Funds (NSF) / Returned Items	28.00
Photocopy of Canceled Check - two free per month (<i>free printable check images available online with PC Access</i>)	3.00
Savings, Checking & Money Market Accounts Monthly Service	Free
Share and Line of Credit Overdraft Transfer	2.00
Stale-Dated Item Processing	17.00
Stop Payment (<i>Check, SmartPay or Electronic Funds Transfer</i>)	17.00
Temporary Checks	12 for \$5.00

eSERVICES

Funds Transfer - Incoming	Free
Funds Transfer - Outgoing	Cost Varies
PayPeople	\$5.00
PC Access	Free
SmartPay	Free

ATM CARD /

VISA DEBIT CARD SERVICES

ATM Deposit Adjustment (<i>adjustments greater than \$10.00</i>)	\$5.00
ATM Empty Envelope Deposit	28.00
Foreign ATM Withdrawal or Deposit (<i>each transaction</i>)	1.00
Photocopy of Sales Draft	20.00
Point of Sale (<i>each PIN based transaction</i>)	1.00
Replace Lost ATM Card or Visa Debit Card	10.00

MEMBER SERVICES

Account Activity Printout to Previous Statement Period (<i>free printable statements available online with eStatements</i>)	\$5.00
Account Research - per hour (<i>one hour minimum</i>)	30.00
Address Verification	10.00
American Express Gift Card	3.50
American Express Gift Cheques	2.50
American Express Traveler's Cheques	\$1.00 per 100
American Express Traveler's Cheques for Two	\$1.50 per 100
Basic Business Checking	10.00
Cashiers Checks	5.00
Check Cashing (<i>waived for members with balance greater than \$500</i>)	5.00
Coin Machine Redemption (<i>Oxnard only</i>)	5%
Collection and Foreign Item Processing	15.00
Corporate Checks	5.00
Duplicate Statement - per month (<i>up to 18 months available free online with eStatements</i>)	5.00
Fax Services	\$3.00 first page
Additional fax pages	\$1.00 each
Levies and Orders to Withhold	30.00
Medallion Signature Guarantee	10.00
Money Orders (<i>up to \$1,000</i>)	2.00
Notary Fee - per signature (<i>no charge for CBC documents</i>)	10.00
Official Account Summary / Verification of Account	10.00
Personal Returned Check	28.00
Photocopy Services (black & white)	\$0.50 per page
Returned or Re-deposited Items	10.00
Skip-a-Pay	35.00
Western Union Quick Cash	Cost Varies
Wire Transfers - International Tracer	40.00
Wires - Domestic Incoming	5.00
Wires - Domestic Outgoing	25.00
Wires - International Outgoing	45.00

Fees last changed January 1, 2010