

# CALCOM

FEDERAL CREDIT UNION  
SCHEDULE OF FEES AND CHARGES  
Effective January 1, 2022

Regular Share (Savings) Fees		ELITE
New Account Fee	FREE	FREE
Withdrawal Fee (1)	\$ 3	FREE

(1) 3 Free withdrawals or transfers per month

Holiday Club Account Fees		ELITE
Early Withdrawal Fee (2)	\$ 30	\$ 30

(2) 3 Free withdrawals per year

Share Draft & Money Market Fees		ELITE
Essential Checking (3)	\$ 4	N/A
Benefit Checking	\$ 7	N/A
Optimal Checking	\$ 11	FREE
Box of Checks	varies	FREE
Copy of Processed Check Fee (4)	\$ 3	FREE
Overdraft Transfer (5)	\$ 3	FREE
Overdraft Fee (6)	\$ 30	\$ 30
Money Market if balance <\$2,500	\$ 6	FREE
Return Check Fee (NSF)	\$ 30	\$ 30
Return Deposit Fee	\$ 30	\$ 30
Stop Payment	\$ 30	FREE
Stop Payment Cancellation Fee	\$ 30	FREE
Corporate Check Stop Payment	\$ 30	FREE

(3) monthly- waived with \$300 average daily balance, <22 yrs old, or >66 yrs old

(4) two free per month for ELITE

(5) courtesy pay opt-in, per item

(6) automatic transfer by Credit Union for payment of incoming non-sufficient funds items.

ATM/Debit Fees		ELITE
ATM/Debit Annual Fee	FREE	FREE
CO-OP Network Fee	FREE	FREE
Additional ATM/Debit Card Order	\$ 6	FREE
ATM/Debit PIN Replacement	\$ 6	FREE
ATM/Debit Card Replacement	\$ 6	FREE
ATM Deposit Error Fee	\$ 30	\$ 30
ATM Same Account Deposit Fee	\$ 30	\$ 30
ATM Empty Envelope Deposit Fee	\$ 30	\$ 30

ATM Withdrawal Limits: ATM Card up to \$310  
ATM/Debit up to \$610 | POS Debit up to \$3,010

Loan Fees		ELITE
NSF Loan Payment Fee	\$ 30	\$ 30
Skip-A-Payment (per loan per month)	\$ 30	FREE
HELOC Annual Fee (7)	\$ 150	\$ 150
Real Estate Reconveyance	\$ 150	\$ 150
Real Estate Subordination	\$ 150	\$ 150

(7) if average balance is less than \$10,000

Individual Retirement Account (IRA) Fees		ELITE
Annual Fee	FREE	FREE
Early Closure Fee (if <59 1/2 )	\$ 30	FREE
Transfer Fee	\$ 30	FREE
Rollover Fee	\$ 30	FREE

General Services		ELITE
Corporate Check Fee (Third Party)	\$ 3	FREE
Money Order Check	\$ 3	FREE
Cashier's Check	\$ 6	FREE
Account History Printout (30 days only)	FREE	FREE
Monthly or Quarterly Printed Statements	\$ 3	FREE
Monthly or Quarterly Statement Reproduction	\$ 6	FREE
Cash Advance for Non-CalCom Visa	\$ 3	FREE
Notary Services (8)	\$ 6	FREE
Notary Services (Non-Member) (9)	\$ 6	N/A
Dormant Account Fee (10)	\$ 6	FREE
Bad Address Fee (Quarterly)	\$ 6	FREE
Account Balances w/ less than par value	\$ 6	FREE
Verification of Deposits	\$ 6	FREE
Check Cashing for Non-Members <\$300 (11)	\$ 6	N/A
Check Cashing for Non-Members >\$300 (11)	\$ 30	N/A
Account Closed within 90 days	\$ 30	FREE
Domestic Wire Transfer (12)	\$ 30	FREE
International Wire Transfer (12)	\$ 30	FREE
Deposit Held for Collection Fee	\$ 30	FREE
Escheat Fee (after 3 years with no activity)	N/A	FREE
Liens, Levies, Execution, & Garnishment	\$ 30	\$ 30
Account Research (per hour)	\$ 30	\$ 30

(8) Members max 3 / \$6 per signature after 3

(9) per signature, and by appointment only

(10) After 1 year of inactivity, excluding dividends - monthly

(11) requires current government issued ID

(12) Minimum amount \$300

Electronic Funds Transfer Fees		ELITE
ACH Return Fee	\$ 30	\$ 30
ACH Stop Payment Fee	\$ 30	\$ 30

VISA Credit Card Fees (13)	Classic	Platinum
Annual Fee	FREE	FREE
Over the Credit Limit	\$ 30	\$ 30
Document Copy	\$ 3	\$ 3
Late Payment Fee	\$ 30	\$ 30
Returned Payment Fee	\$ 30	\$ 30
Rush Payment	\$ 30	\$ 30
Emergency Card Replacement	\$ 90	\$ 90
Cash Advance Fee (14)	3%	3%
Foreign Transaction Fee (15)	1%	1%
Balance Calculation Method (16)	Average Daily Balance	
Grace Period for Purchases	25 days after closing	
Grace Period for Cash Advances & Balance Transfer	N/A	

(13) Not an offer for credit

(14) 3% of advanced amount, minimum \$3 and maximum \$30

(15) 1% of transaction amount in US Dollars

(16) due date is at least 25 days after the close of each billing cycle. We do not charge interest on balances if you pay your entire balance by the due date each month. We will be charging interest on cash advances and balance transfers on the transaction date, if applicable.

Share Certificate (CD) Fees		ELITE
Early Withdrawal Penalty (17)	varies	varies

(17) Total accrued dividends for the month (minimum \$90)

ELITE = 30 Years Membership or \$100,000 cumulative share and loan balance in the same account



Federally Insured  
by NCUA

855.9CALCOM www.calcomcu.org