

CALCOM

FEDERAL CREDIT UNION
SCHEDULE OF FEES AND CHARGES
Effective October 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) | \$ 2 | 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) Quarterly, after 1 year of inactivity (excluding dividends)

(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