PRICING SCHEDULE

Effective February 1, 2017

CHECKING / SHARE DRAFTS

Monthly service charge:
- ***Access Checking or Student Access Checking*** ..... NONE
- ***Classic Checking*** – *NONE with $300 avg daily balance or age 60+; else* $5
- ***Money Market Checking*** – *NONE with $5,000 min balance; else* $12
- ***Ultimate Checking*** – *NONE with $50,000 min balance; else* $15
- ***Dividend Checking*** – *NONE with $500 min balance, net Direct Deposit, $2,000 in aggregate deposits (same member #), or age 60+; else* $7
- ***Better Than Free Checking*** ..... NONE

NSF paid/ NSF unpaid ..... $29 per item
Overdraft transfers $6/transfer
Paper Statements *(Better Than FREE Checking)* ..... $3 per month
Personalized checks ..... Printing & handling cost
Photocopies of checks ..... First 2 FREE per month, then $2 per check
..... FREE via First U.S. Online Banking
Stop payments/ Deposited checks returned $29
Temporary checks *(additional orders)* ..... $2 per 4 checks

ATM / DEBIT CARD

Share/Savings Accounts & Classic Checking
1st 4 ATM transactions and 1st 4 inquiries (non-First U.S.)/month; ..... FREE
thereafter ..... $2.00 each (inquiries $1.00)

Access, Student Access, Money Market & Ultimate Checking
First U.S./CO-OP Network ATM transactions and inquiries ..... FREE
Out of Network ATM transactions ..... $2.00 each (inquiries $1.00)

Dividend Checking
First U.S./CO-OP Network ATM transactions and inquiries, and 1st 4 out of Network ATM transactions and 1st 4 inquiries/month ..... FREE
thereafter ..... $2.00 each (inquiries $1.00)

Better Than Free Checking
First U.S./CO-OP Network ATM transactions and inquiries, and 1st 2 out of Network ATM transactions and 1st 2 inquiries/month ..... FREE
thereafter ..... $2.00 each (inquiries $1.00)

Adjustments for incorrect transaction at ATM $10
ATM security camera photos ..... $10 at CU / $20 through network
Fraudulent deposits / empty envelope deposit $50
Nonsufficient funds via ATM $29
Point-of-sale (POS) transactions ..... FREE
(Classic Checking and Member Share: $0.25 each)
Replacement card / rush replacement card ..... $10 / $37
Returned check deposited at ATM $29
Surcharges may apply at non-CO-OP ATMs and at POS locations
(Better Than Free Checking - 1 surcharge rebate each month up to $1.50)

MONEY MARKET

Money Market Savings
None if $2,500 minimum balance is maintained, otherwise ..... $7 per month

Silver Money Market
None if $35,000 minimum balance is maintained, otherwise ..... $7 per month

Gold Money Market
None if $75,000 minimum balance is maintained, otherwise ..... $7 per month

Platinum Money Market
None if $150,000 minimum balance is maintained, otherwise ..... $7 per month

Health Savings Account (HSA) ..... $3 per month

SAFE DEPOSIT BOX (Arden-Arcade Watt & Auburn Branches Only)

Active checking required for safe deposit box. Boxes NOT insured by NCUA.

Annual Rental ..... 3x5-$30; 5x5-$35; 3x10-$45; 5x10-$70; 10x10-$130
Replace lost or damaged safe deposit key $15.00
Other key must be surrendered. Replacement box provided at no charge.
Drill open a safe deposit box ..... Cost
By court order (i.e. fee for responding) ..... Cost + $10.00

LOANS

Application fee ..... NONE
Auto/RV Equity processing fee $230
Expedited loan payments (pay-by-phone) $12
Late fee (non-line of credit real estate loans) ..... 5% of amount due (min. $5)
Late fee (open-end secured consumer & HELOCs) ..... 20% of amount due
..... (min $25; max $50)
Late fee (open-end unsecured consumer and Priority Home Improvement) $10
Late fee (closed-end consumer loans) ..... 5% of amount due
Lien filing/Recording fee ..... Per County
Loan check orders ..... Printing & handling costs
Loan modification ..... $50 (non-RE); $250 (2nds/other RE); $500 (1sts)
Loan subordination fee $200
NSFs $29
Real estate payoff forwarding fee $30
Reconveyance fee $45
Re-draw of real estate documents $35

VISA

Annual fee ..... NONE
Application fee ..... NONE
Cash advance fee ..... 2%, $2 minimum, $50 maximum
Foreign transaction fee ..... up to 1% of each transaction in U.S. $
Late fee $10
Original sales draft $6
Replacement card $10
Returned check $29
Photocopy of sales draft $5
Rush replacement card $37

MISCELLANEOUS

PHONE-24 (audio response system) ..... FREE
First U.S. Online (online banking system) ..... FREE
Bill Payment service ..... FREE

Account history ..... $1 per page
Account research/reconcilement ..... $20 per hour ($5 min.)
Assistance for transactions or inquiries that could be conducted through PHONE-24, First U.S. Online or ATM $1
Bad address fee ..... $2 per month
Cashiers check $5
Check cashing fee (non-member) $3/item
Check exchange $5
Closed account transactions $10
Unrolled coin exchange ..... 5% of total coin
Collection fees (delinquent account) ..... Cost
DMV transfer fee ..... $15 if applicable
Draft collection, domestic $5
Draft collection, foreign ..... Cost + $5
Escheat fees $2
Inactive Bill Payment (after 60 days no activity) ..... $3 per month
Membership fee $5
Minimum balance fee on Regular Shares
(Charged if under $100 and no other share or loan) ..... $6 per month
Money Market Excess withdrawal (more than 6/month) ..... $5 per month
NSF Paid/ NSF Unpaid ..... $29 per item
Notary service (by appointment only) ..... FREE for First U.S. docs and members 65+
$10 per signature (members with active checking/loan); otherwise, $15 per signature
Official CU checks ..... First FREE, then $3/ea
Photocopies ..... $2 per page or $5 per statement
Repossession of car ..... Cost + $50
Response to levies ..... $49 per levy
Stop payments $29
Official CU check copy $2
Verification of Funds, Third-Party $10
Wire transfers, Outgoing ..... Domestic/$25, Foreign/$50
Wire transfers, Incoming ..... Domestic/$5, Foreign/$15

DISCONTINUED

Budget Checking - discontinued after 8/1/07
- None with net Direct Deposit, $5,000 in aggregate deposits (on same account) or age 60+, Otherwise ..... $5 per month
- 4 FREE transactions at non-First U.S./CO-OP ATMs per month, then ..... $2 ea.

IRA Annual Fee
- Placer accounts opened before 8/1/07 ..... $20

Fees are subject to change. Any fee or charges incurred by the credit union for extra service or special handling of your account will be passed on to you. All fees will be collected from your account at the time the service is provided. The credit union may charge any of your accounts for charges that are due. You will receive notification of the amount of any such charges. If you have any questions, you may call Member Services at (916) 576-5700 or (800) 556-6768.

FIRST US
Community Credit Union