



CABRILLO
CREDIT UNION

Fee Schedule

As of July 1, 2024

General Fees

Minimum Opening Balance	\$5.00
Checks Cashed (non-members)	\$5.00
Nonsufficient Funds ACH Debit*	\$24.00
Domestic Wire Transfer	\$25.00
Foreign Wire Transfer	\$40.00
Close Account (Within 6 Months Of Opening)	\$6.00
Checks Accepted for Deposit Returned Unpaid	\$24.00
Cashier's Checks	\$5.00
Account Research/Reconciliation	
Last Two Months (Per Hour)	\$20.00
Beyond Two Months (Per Hour)	\$25.00
Photocopy of Statement	\$5.00
Individual Retirement Account	
Annual Fee	\$12.00
Transfer Fee	\$25.00
Premature Distribution Fee	\$20.00
Escheat Notification Fee	\$2.00
Inactive Account Fee For 6 Months	\$3.00
Undeliverable Mail (Annually)	\$2.00
Collection Items (Processing)	\$35.00
Levy/Garnishment	\$50.00
Checks Negotiated for Businesses (Greater of)	\$5.00/1%
Stop Payments	
ACH/ACH Revocation	
Checks/Cashier's Checks	\$20.00

ATM and Debit Card Fees

Replacement Copy Or PIN Reissue	\$5.00
ATM Deposit Item Returned	\$24.00
ATM/Debit Card Nonsufficient Funds Paid	\$24.00
Foreign Transactions (Of Purchase)	1%
Foreign ATM Fee	\$1.00
Expedited Mail	\$10.00

Loan Fees

Returned Loan Payment	\$24.00
Late Payment Fee (Refer to your loan agreement)	varies
Demand Fee	\$25.00
Reconveyance	\$100.00

CU Service Center Fees

Check Withdrawal	\$5.00
Check Deposits of 16 or More Checks (Per Check)	\$0.20

Checking Account Fees

Basic Checking Monthly Fee	\$10.00
Nonsufficient Fund Fees	
Transfer From Other Checking To Clear	
Incoming Draft	\$4.00
Nonsufficient Funds Returned*	\$24.00
Nonsufficient Funds Paid	\$24.00
ATM/Debit Card Overdraft Paid	\$24.00
Copy Of Paid Check (2 Free Per Statement Period)	\$2.00
Temporary Checks (8)	\$2.00
Copy Of Deposited Item	\$10.00

FREE For All Members

- Credit Score by Savvy Money
- Access to over 30,000 Surcharge-Free ATMs
- Access to over 5,600 Shared Branches through CO-OP Network
- Mobile Deposit
- eStatements
- Personal Financial Management:
 - Use tools to take financial control across all accounts
 - View and manage all external accounts within eBranch
- Financial Education
- CO-OP Transactions
- VISA® Gift Cards
- Electronic Bill Payment (Unlimited)
- Advantage Checking Monthly Fee
- Reopen Account (within 6 month period)
- Cash Handling (per \$10,000)
- Money Market Checks (paid after 6 in a month)
- Checks Negotiated for Business
- Photocopies
- No Upfront Cash Advance Fee
- Account Withdrawals and Deposits

... and more!



Federally Insured by
NCUA

*Per Presentment. Maximum fees represented. All fees are subject to change.
For questions, please call Member Support at 858-547-7400.

www.CabrilloCU.com

Rev. 07.2024 MKT