Schedule of Fees & Charges



Effective July 1, 2025	
Membership	
New Membership (through BluPeak)	\$5
New Membership (through third-party partner or Business Lending)	\$15
Checking Accounts Free Checking With eStatements	FREE
Accounts not enrolled in eStatements (fee waived for members who maintain a \$500+ daily balance)	\$10/mo.
Minimum balance to open	\$25
Merchant Checking	\$15
Minimum balance to open	\$100
Premier Membership Checking	FREE
f minimum daily balance falls below \$10,000 in combined deposit balances within the same membership (fee waived for members age 55 and older or for members with BluPeak first mortgage)	\$15/mo.
Minimum balance to open	\$100
Student Checking	FREE
Accounts not enrolled in eStatements	\$10/mo.
Minimum balance to open (Converts to Free Checking with eStatements 5 years after of account opening)	\$25
Savings Accounts	
Regular Savings	FREE
f minimum daily balance falls below \$200	\$5/mo.
finimum balance to open	\$25
Advantage Savings	FREE
Account fee with minimum daily balance below \$200 or without a minimum \$35 monthly automatic ransfer from a BluPeak Checking Account	\$5/mo.
Minimum balance to open	\$25
Youth Savings (for minors)	FREE
Minimum balance to open (Converts to Regular Savings when child reaches age 18. Formerly called Penny Savings)	\$25
Money Market Account	
ligh Rate Money Market	FREE
finimum balance to open	\$100 FREE
Money Market Advantage	S100
vlinimum balance to open Vlinimum required balance to earn dividends	
	\$2,500
Individual Retirement Accounts (IRAs)	
Individual Retirement Accounts (IRAs) Transfer to another institution	\$2,500 \$20/ea.
individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card	
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)	\$20/ea.
Individual, Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluiPeak and non-CO-OP® ATMs) Balance inquiries (non-BluiPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside	\$20/ea. \$3/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside het U.S. or that settles in currency other than U.S. delians)	\$20/ea. \$3/ea. \$2/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluiPeak and non-CO-OP® ATMs) Balance inquiries (non-BluiPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the U.S. or that settles in currency other than U.S. dollars) Point-of-Sale transaction – PIN or signature-based Replacement card or PIN	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-Blufeak and non-CO-OP® ATMs) Balance inquiries (non-Blufeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside hel U.S. or that settles in currency other than U.S. dollars) Point of Sale transaction – PN or signature-based Replacement card or PIN	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in currency other than U.S. dollars) Foreign transaction—PRV or signature-based Replacement card or PRV Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch	\$20/ea. \$3/ea. \$2/ea. 196 of each foreign transaction FREE \$10/ea. \$50/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settler in currency other than U.S. dollars) Foreign transaction or Pin signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 67×5*	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in currency other than U.S. dollars) Foreign transaction—Thy or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 57×57	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea.
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Salance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in currency other than U.S. dollars) Foreign transaction —PIN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch (27.55) Safe Safe Safe Safe (Annual Rental; Available only at UCSD & Mission Valley Branch (27.55)	\$20/ea. \$3/ea. \$2/ea. 196 of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawats (in non-EluiPeak and non-CO-OP® ATMs) Balance inquiries (non-EluiPeak ATM) Salance inquiries (non-EluiPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside het U.S. or that settles in currency other than U.S. dollars) Foreign transaction—PN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 27-25* Safe Safe Safe Safe Safe Safe Safe Safe	\$20/ea. \$3/ea. \$2/ea. 19/o of each foreign transaction FREE \$10/ea. \$50/ea. \$550/ea. \$55
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawasts (in non-BluPeak and non-CO-OP® ATMs) Salance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside het. U.S. or that settle in currency other than U.S. dollars) Point-of-Sale transaction — PIN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 9°55' 5°55' F5-10' F5-10' F5-10'	\$20/ea. \$3/ea. \$2/ea. 196 of each foreign transaction. FREE \$10/ea. \$50/ea. \$550/ea. \$550/ea. \$555 \$655 \$100
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Bilance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settler in currency other than U.S. dollars) Foreign transaction—PIN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 5%55 5%55 5%107 5%107 5%107	\$20/ea. \$3/ea. \$2/ea. 19/o of each foreign transaction FREE \$10/ea. \$50/ea. \$550/ea. \$55
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in curency other than U.S. dollars) Foreign transaction – PRN or signature-based Replacement card or PRN Alash card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 3%55 5%57 5%107 5%107 5%107 5%107 5%107 5%107 5%107 5%107 5%108	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$550 \$555 \$555 \$555 \$100
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Bitance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settler in currency other than U.S. dollars) Foreign transaction FPN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 5'x5' 5'x15' Wiscellaneous charges related to Safe Deposit Boxes Oriting of box Miscellaneous charges related to Safe Deposit Boxes	\$20/ea. \$3/ea. \$2/ea. 196 of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$100 \$110 Actual Cost
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATMs) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settler in currency other than U.S. dollars) Foreign transaction FPN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 5° X5° 5° X5° 5° X5° Miscellaneous charges related to Safe Deposit Boxes Oriting of box Key deposit	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$550 \$555 \$555 \$555 \$100
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawats (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in currency other than U.S. dollars) Foreign transaction FPN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch FX-S7 5-X6-5 5-X6-7 FX-X10-7	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card TITM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Salance inquiries (non-BluPeak aTM) Soreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settle in curency other than U.S. dellars) Point-of-Sale transaction – PRV or signature-based Replacement card or PRV Alsh card request Safe Deposit Boxes (Annual Rental: Available only at UCSD & Mission Valley Branch PSG* SAS* SA	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box Actual Cost
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Salance inquiries (non-BluPeak aTM) Soreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he LS or that settle in curency other than U.S. dellars) Point-of-Sale transaction – PPN or signature-based Replacement card or PPN Aush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch FX50* FX10* FX	\$20/ea. \$3/ea. \$3/ea. \$2/ea. 196 of each foreign transaction. FREE \$10/ea. \$50/ea. es) \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box Actual Cost
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Oreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settle in currency other than U.S. dollars) Formion-C-Sale transaction -PIN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch FXST FX10* FX	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$50/box Actual Cost \$5
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settle in currency other than U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settle in currency other than U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settle in currency other than U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside feet by U.S. dollars) Foreign transaction feet (A foreign transaction is a transaction where the merchant is located outside feet feet (B foreign transaction is a transaction where the merchant is located outside feet feet (B foreign transaction is a transaction where the merchant is located outside feet feet (B foreign transaction is a transaction where the merchant is located outside feet feet (B foreign transaction is a transaction where the merchant is located outside feet feet (B foreign transaction is a transaction where the merchant is located outside feet feet (B foreign transaction is a transaction where the merchant is located outside feet feet (B foreign tr	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box Actual Cost \$55 \$55 \$50 \$50/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card Thy withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Oreign transaction fee (A foreign transaction is a transaction where the merchant is located outside hel U.S. or that settles in currency other than U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside hel U.S. or that settles in currency other than U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside hel U.S. or blust settles in currency other than U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside hel U.S. or Blust set (Large Value) Replacement card or PIN Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside held used in the U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside held used in the U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside held used in the U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside even the U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside even than U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside even the U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction in the U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside even the U.S. dollars) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside even the U.S. dollars) Foreign transaction fee (A foreign transaction fee (A foreign transaction fee (A foreign t	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box Actual Cost \$5 \$9.95/ea. \$30/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card Thy withdrawais (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Toreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in currency other than U.S. dollars) foreign transaction FN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch PSS TSS TSS TSS TSS TSS TSS TSS	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box Actual Cost \$55 \$9.95/ea. \$30/ea. FREE
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside hee U.S. or that settles in currency other than U.S. delians) Replacement card or PIN Bush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch FS-SF FS-SF Wiscellaneous charges relared to Safe Deposit Boxes Politing of box Key deposit Key replacement Late fee Electronic Services Bill Pay - Expedited Electronic Payment Bill Pay - Overnight check	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$55/ea. \$100 \$110 Actual Cost \$20/box Actual Cost \$5 \$59.95/ea. \$30/ea. FREE FREE
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in currency other than U.S. dollars) Foreign transaction - PIN or signature-based Replacement card or PIN Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch (\$7.55') Foreign transaction - PIN or signature-based Replacement card or PIN Miscellaneous charges relared to Safe Deposit Boxes Drilling of box Key deposit Key replacement auto fee Electronic Services Bill Pay - Expedited Electronic Payment Bill Pay - Expedited Electronic Payment Bill Pay - Overnight check Bill Pay - Overnight check deposit monthly service Drilline Banking monthly service	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$50/ea. \$55/ea. \$55/ea. \$100 \$110 Actual Cost \$20/box Actual Cost \$5/ea. \$30/ea. \$7/ea. \$30/ea. \$7/ea. \$7/ea. \$7/ea. \$7/ea. \$7/ea. \$7/ea.
Individual Retirement Accounts (IRAs) Fransfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside he U.S. or that settles in currency other than U.S. dollars) Foreign transaction - PIN or signature-based Replacement card or PIN Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch (\$7.55') Foreign transaction - PIN or signature-based Replacement card or PIN Miscellaneous charges relared to Safe Deposit Boxes Drilling of box Key deposit Key replacement auto fee Electronic Services Bill Pay - Expedited Electronic Payment Bill Pay - Expedited Electronic Payment Bill Pay - Overnight check Bill Pay - Overnight check deposit monthly service Drilline Banking monthly service	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$55/ea. \$100 \$110 Actual Cost \$20/box Actual Cost \$5 \$59.95/ea. \$30/ea. FREE FREE
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the U.S. or that settle in currency other than U.S. dollars) Point-of-Sale transaction – PIN or signature-based Replacement card or PIN Rush card request Safe Deposit Boxes (Annual Rental: Available only at UCSD & Mission Valley Branch 37 x5 x6	\$20/ea. \$3/ea. \$2/ea. 196 of each foreign transaction FREE \$10/ea. \$50/ea. \$10/ea. \$50/ea. \$10/ea. \$50/ea. \$10/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box Actual Cost \$5 \$5 \$65 \$100 \$110 FREE \$100 FREE \$100 FREE \$100 FREE FREE FREE FREE FREE FREE FREE F
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card ATM withdrawals (at non-BiuPeak and non-CO-OP® ATMs) Balance inquiries (non-BiuPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the U.S. or that settles in currency other than U.S. dollars) Phoritand-of-sile transaction – PN or signature-based Replacement card or PN Rush card request Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branch 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	\$20/ea. \$3/ea. \$2/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110 Actual Cost \$20/box Actual Cost \$5 \$59.95/ea. \$30/ea. FREE FREE

tgoing (foreign) (*Plus third-party processing fees)

Bluj	PEGI CREDIT UNI
Additional Services/Charges	
Account research and reconciliation	\$25/hr.
Cashier's Checks	\$7/ea.
Check ordering	Varies
Collection item (incoming, outgoing, or foreign) *or BluPeak cost, whichever is greater	\$25/ea.*
Compliance with legal order	\$100/ea.
Door Knocker Fee	\$57/ea.
Inactivity Fee (after 12 months of inactivity in any share)	\$3/mo
Locator fee (determine acct. holder address)	\$5/ea.
Notary service (BluPeak documents only)	FREE
Notice of escheatment	\$2/ea.
Returned mail	\$10/ea.
Shared branching transactions and additional shared branching fees	Refer to CU Si Centers fe schedule pos
Stop payment (initial & renewal including check, ACH, Bill Pay, Cashier's check payment refusal)	\$28/ea.
Verification of deposit (not charged when related to government benefits)	\$20/ea.
Overdraft/Non-sufficient Funds (NSF): Applies to checks, bill pay, ACH, ATM/POS and other electrons	
paid or returned. NSF fees will not apply to represented items as long as they are identical to the orig means all identifying information including, but not limited to, the check number and amount (for chec the company (D and amount (for ACH transactions) must exactly match the original centry. Automated may not detect implied matches. Max 3 fees per day combined Courtesy Pay and NSF.	
Overdraft paid by Courtesy Pay (waived if resulting available balance is less than \$20 negative)	\$24/ea.
Overdraft paid by transfer (from line of credit)	FREE
Overdraft paid by transfer (from savings or checking)	\$10/ea.
Non-sufficient Funds (NSF)	\$20/ea.
Home Loans/Lines of Credit	
Document redraw: 1st Mortgage	\$125/ea.
2nd Mortgage	\$125/ea.
HELOC	\$125/ea.
Late fee (unless otherwise stated in your loan agreement)	The larger of 9 late payment including any due amount: \$15.
Reconveyance	\$45
Recording fee	Actual fee up t
Payoff demand	\$30
Revised demand	\$15/ea.
period demand	\$200
Subordination	
Subordination Early Closure Reimbursement ('May be charged if the loan is paid off or closed within three (3) years from the opening date.)	Actual Fees Pa to \$500*
Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) There Equity Annual fee ("Waived for the first year. Thereafter, waived if the outstanding balance is	Actual Fees Pa
Subordination Early Closure Reimbursement ("May be charged if the Loan is paid off or closed within three (3) years from the opening date.) Home Equity Armal for ("Waived for the first year. Thereafter, waived if the outstanding balance is \$10,000 or greater at the time of assessment.)	Actual Fees Pa to \$500*
Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Waived for the first year. Thereafter,waived if the outstanding balance is \$10,000 or greater at the time of assessment.) Consumer Loans	Actual Fees Pa to \$500*
Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Waived for the first year. Thereafter waived if the outstanding balance is \$10,000 or greater at the time of assessment.) Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged)	Actual Fees Pa to \$500* \$50/yr.*
Subordination Supporting the loan is paid off or closed within three (3) years from the opening date.) Home Equity Armual fee ("Waived for the first year. Thereafter waived if the outstanding balance is \$10,000 or greater at the time of assessment.) Consumer Loans Check-by-Phone (Playment by phone with a check issued, ACH debit, debit(credit card charged) Establish a recurring ACH loan payment	Actual Fees Poto \$500* \$50/yr.*
Subordination Subordination Supporting the loan is paid off or closed within three (3) years from the opening date.] Home Equity Annual fee ("Waived for the first year. Thereafter, waived if the outstanding balance is \$10,000 or greater at the time of assessment.) Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an online channel (e.g., website) to initiate a loan payment via ACH	Actual Fees Po to \$500* \$50/yr.*
Subordination Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Waiwed for the first year. Thereafter.waiwed if the outstanding balance is \$10.000 or greater at the time of assessment.) Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an online channel (e.g., website) to initiate a loan payment via ACH DMV title changes	Actual Fees P. to \$500* \$50/yr.*
Subordination Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Waiwed for the first year. Thereafter.waiwed if the outstanding balance is \$10.000 or greater at the time of assessment.) Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an online channel (e.g., website) to initiate a loan payment via ACH DMV title changes	Actual Fees Pt to \$500'r \$50/yr.* \$10/ea. FREE FREE \$50/ea.
Subordination Subordination Subordination Subordination Super Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Walved for the first year. Thereafter,walved if the outstanding balance is \$10,000 or greater at the time of assessment.) Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an online channel (e.g., website) to initiate a loan payment via ACH DMV title changes Late fee (unless otherwise stated in Your loan agreement): FlexPay Loan	Actual Fees Pr to \$500/yr.* \$10/ea. \$10/ea. FREE FREE \$50/ea. The larger of \$1 late payment including any pa amounts, or
Subordination Subordination Supering the Control of the Control	Actual Fees Pi to \$500/yr.* \$10/ea. FREE FREE \$50/ea. The larger of £ late payment including any pa amounts, or The larger of £ late payment including any pa including any pa
Subordination Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an online channel (e.g., website) to initiate a loan payment via ACH DMV title changes Late fee (unless otherwise stated in Your Ioan agreement): FlosPay Loan All Other Loans	Actual Fees Pi to \$500* \$50/yr.* \$10/ea. FREE FREE \$50/ea.
Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Walved for the first year. Thereafter,waived if the outstanding balance is \$10,000 or greater at the time of assessment.) Constumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an online channel (e.g., website) to initiate a loan payment via ACH DMV title changes Late fee (unless otherwise stated in Your loan agreement): FlexPay Loan	Actual Fees Pi to \$500* \$500/yr.* \$10/ea. FREE FREE \$500ea. The larger of E late payment including any pa amounts, or The larger of a mounts, or a mounts, o
Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Waived for the first year. Thereafter, waived if the outstanding balance is \$10,000 or greates at the time of assessment.) Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an ontline channel (e.g., website) to initiate a loan payment via ACH DMV title changes Late fee (unless otherwise stated in Your loan agreement): FleePay Loan All Other Loans	Actual Fees P. to \$500" \$500yr.* \$10/ea. \$10/ea. FREE \$50/ea. The larger of late payment including any payment including any payments, or \$10 late payment including any payments, or \$250 late payment including any payments.
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Subordination Early Closure Reimbursement ("May be charged if the loan is paid off or closed within three (3) years from the opening date.) Home Equity Annual fee ("Wilevierd for the first year." Thereafter, waived if the outstanding balance is \$10.000 or greater at the time of assessment.) Consumer Loans Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged) Establish a recurring ACH loan payment Use of an online channel (e.g., website) to initiate a loan payment via ACH DMV 6ttle changes Late fee (unless otherwise stated in Your loan agreement): FleoPay Loan All Other Loans Loan coupon book replacement Loan coupon book replacement	Actual Fees P. to \$500's \$50/yr.* \$10/ea. \$10/

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