



**California Bear**  
CREDIT UNION

YOU CAN BANK ON THE BEAR™

**Schedule of Fees & Charges**  
**Effective November 1, 2009**

*As a member-owner you deserve the best value possible. Ask us how you can avoid paying fees and get the most from your credit union membership.*

**GENERAL FEES AND CHARGES**

Copy of Statement .....	\$3.00
Electronic Statements.....	FREE
Direct Deposit .....	FREE
Wire Transfer (Domestic) .....	\$20.00
Wire Transfer (International) .....	\$40.00
International Wire Trace .....	\$15.00
Levies Processing .....	\$25.00
Research/Reconciliation .....	\$25.00 / hour
+ \$0.10 page & postage	
Inactive Account .....	\$5.00/month
Account Escheat Processing.....	\$10.00
Coin Fee .....	7% of total coin rolled
Non-Member Check Cashing.....	\$20.00 or 5%

**PLASTIC CARD FEES**

*We now offer FREE access to more than 28,000 ATMs on the CO-OP Network. Now, Cal Bear is even more convenient than B of A, Chase and Wells Fargo.*

ATM Withdrawal all CO-OP/Cal Bear ATMs.....	FREE
ATM Withdrawal Non Cal Bear/CO-OP ATM's .....	\$2.00
Debit Card with ATM Access .....	FREE
ATM Card Only (No Debit Card Access) .....	\$7.00/month
ATM Deposit Adjustments .....	\$5.00
Empty ATM Deposit Envelope (CBCU ATM) .....	\$20.00
Replacement Plastic Card or PIN.....	\$5.00
Plastic Card Rush Order.....	\$30.00
VISA Cash Advance .....	\$10 or 3%

**DRAFT/CHECK FEES**

Deposited Item Returned Unpaid .....	\$30.00
Copy of Deposited Item .....	\$6.00
Cashier's Check.....	\$5.00
Money Order.....	\$2.00
American Express Gift Cheque .....	\$2.50
AMEX Two Signature Cheque .....	\$0.50 per \$100
Stop Payment .....	\$20.00
Item Sent for Collection .....	\$20.00
Counter Check.....	\$5.00
Courtesy Pay Item .....	\$28.00
Non Sufficient Funds (NSF) Item.....	\$28.00
Overdraft Protection Transfer .....	\$5.00
Copy of Paid Draft (2 copies free/mo).....	\$5.00

**CONTINUED ON REVERSE**

**SHARE DRAFT/CHECKING ACCOUNTS**

Direct Deposit . . . . .	No monthly service charge
Freedom Checking .....	FREE
Classic (balance < \$500) .....	\$3.50 / month
Premium Plus (balance < \$1,500) .....	\$6.50 / month

**MEMBERSHIP/SHARE ACCOUNT FEES**

One-time Membership Fee . . . . .	\$5.00
Share Account Monthly Charge (balance < \$25).....	\$8.00
Individual Retirement Account transfers/closures ..	\$50.00
Holiday Club Early Withdrawal/Closure.....	\$10.00
Early Account Closure within 90 days of opening ..	\$25.00
Excess Share Account Withdrawal Reg. D* .....	\$20.00
Money Market Minimum Draft Fee (<\$300).....	\$10.00

**LOAN FEES**

Lien Satisfied Request.....	\$25.00
Real Estate Loan Payoff Demand .....	\$60.00
Verification of Deposit (VOD).....	\$15.00

*Please see your loan agreement for other fees/charges.*

All fees will be assessed at the time of service and deducted from your account. If the balance is insufficient, you are still responsible to pay for the required charge. Any fees or charges assessed to the Credit Union for extra service for special handling of your account will be passed on to you, the member.

The Credit Union reserves the right to change or amend Schedule of Fees and Charges at anytime

\*All transactions from Savings (Share) and Money Market accounts are limited no more than 6 per month. Transactions included in the 6 per month limit are overdraft transfers, phone or fax requests. Please note that on Money Market accounts of these 6 transactions no more than three can be checks, debit card and point-of-Sale transactions.

