



California Bear
CREDIT UNION
YOU CAN BANK ON THE BEAR™

800-954-2327
calbearcu.org

Schedule of Fees & Charges Effective November 1, 2011

GENERAL FEES AND CHARGES

Bad Address/Account Locator Fee.....	\$5/year
Coin Fee.....	7% of total coin rolled
Copy of Statement.....	\$3.00/copy or FREE on e-Bear
Direct Deposit	FREE
Electronic Statements	FREE on e-Bear
Escheat Processing.....	\$10.00
Inactive Account.....	\$5.00/month
International Wire Trace	\$15.00
Levies Processing.....	\$25.00
Non-Mbr Chk Cashing.....	5%, \$20.00 min.
Research/Recon.....	\$25.00 / hour + \$0.10 page+postage
Wire Transfer (Domestic).....	\$25.00
Wire Transfer (International).....	\$40.00

We offer FREE access to more than 28,000 ATMs on the Co-Op® Network. Now, Cal Bear is even more convenient than Bank of America®, Chase® and Wells Fargo®!

PLASTIC CARD FEES

ATM Card Only (No Debit Card Access)	\$7.00/month
ATM Deposit Adjustments	\$10.00
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
Empty ATM Deposit Envelope (CBCU ATM)	\$25.00
Non CBCU VISA Credit Card Cash Advance	\$10.00
Plastic Card Rush Order.....	\$30.00
Replacement Plastic Card or PIN	\$10.00
Visa Classic/Gold Late Payment Fee.....	\$7.00
Visa Platinum/Traditional Late Payment Fee.....	\$15.00
Visa Overlimit Fee.....	\$10.00 per billing period

DRAFT/CHECK FEES

American Express® Gift Cheque	\$2.50
AMEX Two Signature Cheque	\$0.50 per \$100
Copy of Deposited Item	\$6.00
Copy of Paid Draft....	2 free/mo. \$5 after or FREE on e-Bear
Corporate Check	\$1.50/check
Courtesy Pay Item	\$28.00
Deposited Item Returned Unpaid	\$30.00
Item Sent for Collection	\$20.00
Non Sufficient Funds (NSF) Item.....	\$30.00
Overdraft Protection Transfer.....	\$5.00
Stop Payment.....	\$25.00

SHARE DRAFT/CHECKING ACCOUNTS

Classic (balance < \$500).....	\$3.50 / month
Direct Deposit Checking	FREE
Freedom Checking	FREE
Premium Plus (balance < \$1,500).....	\$6.50 / month

MEMBERSHIP/SHARE ACCOUNT FEES

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

LOAN FEES

Lien Satisfied Request.....	\$25.00
Real Estate Loan Payoff Demand	\$60.00
Real Estate Subordination Fee	\$500.00
Verification of Deposit (VOD).....	\$15.00

Please see your loan agreement for other fees/charges.

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.

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 Cal Bear 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 the 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 six per month limit are overdraft transfers, phone or fax requests. Please note that on Money Market accounts of these six transactions no more than three can be checks, debit card and point-of-sale transactions.



Federally Insured by NCUA

