

CARECONNECTIONS FCU SCHEDULE OF SERVICE CHARGES AND FEES

MEMBERSHIP

Account Reconciliation Assistance*	\$25/hr, min \$25
Address Update (Mail Returned, Staff Originated)	\$5
Address Search	\$5
Low Balance Share (below \$20)	\$5/month
Certified Mail	\$5
Document Search For Subpoena	\$25/hr, min \$25
Deposit Or Loan Payment Returned	\$25
Dormant Fee	\$5
Escheat Fee**	\$5
Excess Withdrawal Fee (4 Allowed Including PATT*** transactions)	\$2
Federal Express Delivery	\$20
Levies (Each)	\$25
Membership (Non-Refundable)	\$5
Money Order	\$2.50
Cashier's Check	\$5
Notary Fee	\$10
Statement Copy (Interim) From Terminal	\$2/statement
From Fiche	\$6/statement
Stop Payment Order	\$20
Collection Item Deposit	\$25
Travelers Checks (\$5,000+ Avg. balance- free)	1 %
Wire Transfer Outgoing Domestic	\$25
Wire Transfer Outgoing International	\$35
Wire Transfer Incoming	None

MONEY MARKET

Low Balance Fee (Below \$2,500 During One Month)	\$5
Check Order Cost	None
Drafts Returned Unpaid	\$25/item
Drafts Paid Against Insufficient Funds	\$25/item

Deposited Items Returned Unpaid	\$25/item
Excessive Withdrawals (3 Allowed Per Month)	\$3/transaction
Photocopy Of Paid Draft (Open Account) By Mail (2 Free Copies Per Month)	\$2
By Fax	\$5
Photocopy Of Paid Draft On Closed Account	\$10
Stop Payment Fee	\$20/sequence

→ SHARE DRAFT (CHECKING)

Account Enrollment (Non-Refundable)	none
Deposited Items Returned Unpaid	\$25/item
Drafts Printing Charges	Determined By Design
Drafts Returned Unpaid	\$25/item
Drafts Paid Against Insufficient Funds	\$25/item
Excess Withdrawal (2 requests for C.U. Corporate Check allowed per month)	\$2/transaction
Overdraft Protection Transfer *****	\$3
Photocopy Of Paid Draft (Open Account) By Mail (2 Free Copies Per Month)	\$2
By Fax	\$5
Photocopy Of Paid Draft On Closed Account	\$10
Stop Payment Fee	\$20/sequence

→ ATM/CHECK (DEBIT) CARDS → ELECTRONIC TRANSACTIONS (ACH)

ACH Stop Payment	\$20/item
ATM/Check (Debit) Card First Issue	none
ATM/Check (Debit) Card Additional	\$5/card
ATM Adjustment Fee	\$6
Deposited Items Returned Unpaid	\$25/item
Excessive ATM Transactions (5 Free Transactions Per Mo)	\$1/transaction
Reissue of Lost/Damaged Card (Per Occurrence)	\$5/card
Reissue of Pin Number (Per Occurrence)	\$5/PIN
Unauthorized ATM/ACH Overdraft	\$3/item

CLUB ACCOUNTS

Premature Withdrawal	\$ 5 per/withdrawal
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LOAN

Late Charge	Per loan agreement
Payment Returned Unpaid (Withheld From Regular Shares)	\$25
Real Estate Loans Application Fee	\$150

VISA

Annual Fee	None
Cash Advance Fee	1% of Advance, Min \$25, No Max
Phone Payment Fee	\$10
Late Charge	\$25
Over The Limit Fee	\$25
Photocopy Of Statement, Sales Draft Or Other Document	\$ 2
Replacement Card (Per Occurrence)	\$ 5
Replacement Pin (Per Occurrence)	\$ 5
Returned Item Fee	\$25/item

→ **Approval of a Share Draft account, granting of an ATM or Check (Debit Card, withdrawal limit, and minimum balance required are subject to verification obtained from ChexSystems and/or Credit Reports.**

* Assistance in reconciliation of account:

- ✓ For Share Draft – Free on the first request only if 1 month is to be researched or audited
- ✓ For Loan and other Shares – Free on the first request and only if the research/audit is for 3 months or less.

** Fee charged when inactive account has remained unclaimed for three years and funds are released to the State.

***P.A.T.T. – Audio Response System

*****The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft (check), in person withdrawal, ATM withdrawal, Advance from Overdraft Protection Line Of Credit, or other electronic means.

SERVICE CHARGES AND FEES DISCLOSED ABOVE ARE EFFECTIVE FEBRUARY 28, 2009 AND SUPERSEDE ANY PREVIOUS DISCLOSURE.

This Schedule of Service Charges and Fees for all accounts sets forth certain fees, charges and conditions applicable to your regular share, share draft, money market and IRA accounts as well as ATM Cards.

Fees governed by the disclosure requirements of the Truth in Savings Act may be changed by the Credit Union at any time after reasonable notice of not less than thirty days.

**CARECONNECTIONS
FEDERAL CREDIT UNION**

www.careconnectionsfcu.org

MAIN OFFICE
500 N. Central Ave. Suite 100
Glendale, CA 91203
Phone: (818) 247-2600
Fax: (818) 247-6026

Office Hours
Monday to Friday
9:30 AM to 5:30 PM

BRANCH OFFICE
15107 Vanowen St.
Van Nuys, CA 91405
Phone: (818) 902-2966
Fax: (818) 782-6756

Office Hours
Monday to Thursday
8:00 AM to 3:00 PM

Friday
7:00 AM to 3:00 PM



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States of America

NCUA

National Credit Union Administration a U.S. Government Agency



**SCHEDULE OF SERVICE
CHARGES AND FEES**

Effective February 28, 2009