

COST RECOVERY

Schedule of Fees

1st Nor Cal upholds the credit union tradition of providing competitive financial services with minimum or no fees. It is our practice to charge fees solely on cost recovery basis. At times, it is necessary to adjust the Schedule of Fees in accordance with market conditions. Therefore, the following schedule will be effective July 1, 2016. *Please keep this Schedule of Fees for your information.*

GENERAL

Membership Account	Free*
Closure of Membership Account w/in 6 mos of opening	\$5.00
Reinstatement of Membership Account	\$25.00
Monthly Account Maintenance	Free
Locator Fee (Per Return)	\$10.00
Official Checks (Made Payable to Member)	Free
Official Checks (Made Payable to Non-Member)	\$5.00/ea
Money Orders	\$5.00/ea
Collection Fee for Foreign Checks	\$20.00
Check Cashing	\$10.00 ¹
Research Time (Minimum 1 hour)	\$20.00/hr
Statements / Transactions Copies (Per Page)	\$.20/ea
Account Reconcilements (1st Time Free , Thereafter)	\$20.00/hr
Balance Inquiries	Free
NSF Returns / Deposited Items (Per Item)	\$20.00
NSF Returns / ACH Items (Per Item)	\$20.00
Wire Transfers (Incoming Domestic)	Free
Wire Transfers (Outgoing Domestic)	\$20.00/ea
Wire Transfers (International)	Varies ²
International ACH (Via @ccessOnline)	Varies ²
Coin Deposits (Business / Per Transaction)	8% of deposit
Coin Deposits (Personal / Once Per Month Free , Thereafter)	2% of deposit
Premature Withdrawal from Holiday Club Account	\$10.00
Print Services (Consignment Tickets / In-Branch)	\$10.00
Extraordinary or Unusual Requests ²	

CHECKING ACCOUNT FEES

Monthly Fees	Free*
Minimum Balance Required for Free Checking	\$0.00
Overdraft Protection (Per Transfer Occurrence)	\$2.00
Stop Payments (Per Request)	\$20.00
NSF Return Items (Per Item)	\$20.00
Photocopy of Drafts (2 Free Per Month, Thereafter)	\$3.00/ea
Reinstatement of Closed Checking Account	\$25.00
2nd Chance Checking Account (Monthly Service Charge)	\$15.00



1st Nor Cal[®]

1ST NORTHERN CALIFORNIA CREDIT UNION

www.1stnoralcu.org

Minimum Share Account Balance is \$5.00

Note: Premature withdrawal from principle balance of a Share Certificate will result in forfeiture of 90 days dividend or total (whichever is less)



*Members with 5 NSF occurrences in 12 months pay \$10/month.

Fee will be waived once member completes 12 months without additional NSFs.

¹Share only accounts with balances under \$100.00.

²May be subject to additional fees that will be disclosed before services are rendered.

ATM / DEBIT FEES

Usage Fees at 1st Nor Cal ATMs	Free
Annual / Monthly Fees	Free
Change / Reorder Card	Free
Card Set-Up	Free
Withdrawal Fees at CO-OP Network ATMs	Free
(All other ATMs fees are determined by each ATM owner)	
Balance Inquiries	Free
Deposits	Free
Invalid Deposits (Such as empty envelope)	\$20.00
Replacement Card (1st Replacement Free , Thereafter)	\$5.00
Rush ATM or Debit Card Pin	\$45.00
Reinstatement of ATM or Debit Card	\$25.00

ONLINE BANKING & BILLPAY FEES

@ccessOnline Monthly Fee	Free
BillPay Monthly Fee	Free
Stop Payments (Checks Only / Per Request)	\$20.00
NSF Checks or ACH Payments	\$20.00/ea
Copies of Checks	\$3.00/ea
Reinstatement of BillPay	\$25.00

LOAN FEES

Late Payments (1st Mortgage)	5% of the standard payment
Late Payments (All Other Loans)	\$20.00
Rush ACH Loan Payments	\$20.00
NSF Line of Credit Checks	\$20.00
Lien Satisfied (Does Not Include DMV Fees)	\$20.00
Subordination Agreement	\$200.00
Subsequent Subordinations	\$100.00
Payoff Demands (Per Request)	\$25.00
Redraw Documents (1st Mortgage)	\$250.00
Redraw Documents (2nd Mortgage)	\$100.00
Mortgage Reconveyance Fee	\$65.00
Mortgage Modification (loan under a year)	\$950.00
Mortgage Modification (loan over a year)	\$750.00

VISA FEES

Annual Fees	Free
Inactive Fees	Free
Replacement VISA Cards	Free
Rush VISA Cards	\$45.00
1st Nor Cal VISA Cash Advances @ 1st Nor Cal Branches	Free
1st Nor Cal VISA Cash Advances @ Other Financial Institutions	3% of amt
Other VISA Cash Advances @ 1st Nor Cal Branches	3% of amt

Note: Interest begins accruing as of the cash advance date.

Cash advances at other financial institutions are also subject to their fee(s).

Late Payments (Per Occurrence)	\$20.00
NSF Returns / Check (Per Occurrence)	\$20.00
VISA Draft Copies	\$3.00/ea

VISA GIFT CARD FEES

VISA Gift Cards	\$3.00/ea
VISA Gift Card Replacement (Per Request)	\$3.00
VISA Gift Card Inactivity Fee	\$2.00 ³