



Serving Those Who Serve Us

www.cahpcu.org

North Office

2843 Manlove Rd
Sacramento, CA 95826

Telephone: 916.362.4191
Toll Free: 800.542.2247
Fax: 916.362.1399

South Office

402 W. Arrow Hwy, #7
San Dimas, CA 91773

Telephone: 909.599.9329
Toll Free: 800.451.2247
Fax: 909.592.5816

Office Hours

Monday - Friday
8:00 a.m. - 4:30 p.m.

Closed all Federal Holidays

CALL-24

24-Hour Share, Loan, and VISA
Account Access
Toll Free: 800.522.4724

Corporate Office Mailing Address

PO Box 276507
Sacramento, CA 95827-6507

C.A.H.P. Credit Union
Fee Schedule

Account Fees

Primary Share Accounts<sup>1</sup>

- Membership Fee (Non-refundable, one-time fee) \$ 5.00
Account Closure Fee (when account is closed within 182 days of opening) \$ 15.00
Account Maintenance (when below required \$50 balance, per month; Youth Accounts exempt) \$ 2.00

Money Market Accounts

- Classic Account Withdrawal and Transfer Fee (first three, per month, incur no charge) \$ 5.00
Platinum Account Withdrawal and Transfer Fee (first three, per month, incur no charge) \$ 3.00
MAGNUM Account Withdrawal and Transfer Fee N/C
Check Printing Charge N/C

Individual Retirement Account (IRA)

- Annual Trustee Fee (Charged against primary share account) \$ 10.00

Premier Share Draft Account

- Monthly Maintenance Fee (Additional \$3.00 fee imposed if balance drops below \$500) \$ 1.00

Superior Share Draft Account

- First order of Credit Union Image checks N/C
Monthly Maintenance Fee \$ 5.00
ATM Withdrawals N/C

ATM & VISA Check Card Fees

Ordering and Servicing

- Membership Issue Fee N/C
Issue Fee (when ordered after initial Membership processing) \$ 5.00
Personal Identification Number (PIN) Change Request Fee \$ 5.00
Re-issue Fee (when requested before current expiration date) \$ 10.00
Visa International Service Assessment (ISA): Up to 1% of transaction
Visa TravelMoney Card \$ 4.00

ATM Network Transactions

- ATM Deposit Adjustment (each) \$ 5.00
ATM Deposit Item Returned Unpaid (each) \$ 25.00
Card Capture \$ 5.00
Cash Withdrawals (First five, per month incur no charge<sup>2</sup>) \$ 1.00
Empty Envelope Deposit \$ 50.00

<sup>1</sup>Primary Share Accounts include the Regular Share, Cadet/ Rookie / Explorer Club, and 10-7 Security Club.
<sup>2</sup>Not a calendar month, begins on 27<sup>th</sup> and ends on 26<sup>th</sup> of each month.

C.A.H.P. Credit Union
Fee Schedule

Miscellaneous Fees

- Account Research (per 1/2 hour) \$ 15.00
Cashier's Check \$ 5.00
Check Printing Charge<sup>3</sup> Prices Vary
Collection Item (Foreign or Domestic)/(each) \$ 30.00
Courtesy Pay (each item paid) \$ 25.00
Deposit Item Re-submission (3<sup>rd</sup> party) \$ 5.00
Deposit Item Re-submission (owner) \$ 10.00
Deposit Item Returned Unpaid (each) \$ 25.00
Escheat Notification \$ 2.00
Locator Fee (each occurrence) \$ 5.00
Non-Sufficient Funds (each item returned) \$ 25.00
Notary for Members (per signature) \$ 5.00
Notary for Non-Members (per signature) \$ 10.00
Official Check \$ 3.00
Outgoing Wire Transfer \$ 20.00
Overdraft Transfer from Shares (each) \$ 3.00
Overnight Mail (per envelope) \$ 35.00
Photocopy of Paid Share Draft (each) (First two, per month, incur no charge) \$ 2.00
Statement Copy (per page) \$ 2.00
Stop Payment on Official Check \$ 25.00
Stop Payment Order or Renewal (each) \$ 25.00
Temporary Checks (Available in sets of 12) \$ 2.00
Uncollected Funds (each) \$ 25.00
Unrolled Coin for Deposit (per roll) \$ 0.25
Verification of Deposit \$ 5.00

Loan Fees

Servicing Fees

- Auto Equity Loan \$150.00
Coupon Printing (each) \$ 6.00
Internal Refinance (each) \$ 75.00
Re-Documentation Fee (each) \$ 50.00
Real Estate Loan Early Repayment (0-12 months) \$1,000.00
Real Estate Loan Early Repayment (13-24 months) \$750.00
Real Estate Loan Early Repayment (25-36 months) \$250.00
Real Estate Loan Processing \$265.00
Real Estate Loan Underwriting \$125.00
Returned Loan Payment Fee (each) \$ 25.00
Title Processing/Tracking \$ 15.00

<sup>3</sup>Fee debited from Share Draft account automatically via ACH.
N/C = No Cost
Other fees may be waived at our discretion, subject to your meeting certain criteria and qualification.
This April 1, 2009 Fee Schedule supersedes any previous printed Fee Schedule.

**CALL-24 Banking: 800.522.4724**

Your C.A.H.P. Credit Union accounts are as close as the nearest touch-tone phone. CALL-24 is available 24 hours a day, 7 days a week. The service and phone call are free! Sign up today for the convenience of CALL-24!

**@ccess-24 Home Banking**

@ccess-24 is C.A.H.P. Credit Union's FREE home banking product. With @ccess-24, you can access your accounts on your home, office or laptop computer anytime, 24/7.

Plus, CAHPCU now offers FREE eStatements -- view your statements online 24x7. Log-in to @ccess-24 and register today.



Remember, all 28,000 CO-OP Network ATMs are available surcharge-free across the United States.

**Pay-24 Online Bill-pay Service**

Pay-24 is our online bill payment service. FREE of monthly service charges, you can pay bills from your home, office or laptop computer anytime, day or night.

**Insured Up to \$500,000 per Account**

One of the great features CAHPCU Members receive is financial security. Check out other financial institutions, and then look at our program. C.A.H.P. Credit Union insures **EACH** of your share accounts up to \$500,000. That's five times the norm *and* per account. In today's economic environment CAHPCU provides you maximum security for your hard earned savings.



Your deposits are insured up to \$500,000 per account. By Members' choice this institution is not federally insured, and if this institution fails, the Federal Government does not guarantee that depositors will get back their money.

**Serving Those Who Serve Us**

**Credit Union Membership**

Membership in C.A.H.P. Credit Union means becoming part of a very special financial family. Brought together by the common bond of public safety, our members use their combined financial strength to benefit each other.

Celebrating 40 years, Membership in C.A.H.P. Credit Union is still reserved for a very select group of people.

**C.A.H.P. Credit Union is proud to serve:**

- CAHP (California Association of Highway Patrolmen)
- California Exposition State Fair Police Department
- California Highway Patrol
- Department of Justice, Association of Special Agents
- Huron POA
- LASD Retired Association
- Latino POA
- Peninsula Fire District
- PORAC (Peace Officers Research Association of California)
- Riverside Sheriffs' Association
- Sacramento County Deputy Sheriffs' Association
- Sacramento Fire Local 522
- San Manuel Indian Nation, Department of Public Safety
- Union Pacific Police Department
- West Covina Police Department
- West Sacramento Police Department

We also serve the *family members and office staff* of all of the above groups! Because of our specific membership base, we have a wide range of products and services designed to meet the needs of public safety professionals throughout the state.

*If you know of, or belong to, a public safety group not listed above that you believe would benefit from our services, please contact the Credit Union to learn how they can start the process towards becoming part of our exceptional membership base.*



**The Quality Financial Service Choice  
for Public Safety Families**



**Dividend Rate Schedule**

The share account you have opened has a variable dividend rate of:

\_\_\_\_\_ % APY\*

The share draft account you have opened has a variable dividend rate of:

\_\_\_\_\_ % APY

The share certificate you have opened has a variable dividend rate of:

\_\_\_\_\_ % APY

Certificate Maturity Date is: \_\_\_\_\_

The share certificate you have opened has a fixed dividend rate of

\_\_\_\_\_ % APY

Certificate Maturity Date is: \_\_\_\_\_

Yes, eStatements are the way to go!

**Thank You!**

\* Dividend rates are anticipated and subject to change without notice. Required information is accurate as of the date of this form. The Annual Percentage Yield (APY) assumes the funds are left in the account for 365 days. Certificate penalties for early withdrawal may apply. Fees may reduce earnings on accounts.