

# C.A.H.P. Credit Union

## Fee Schedule

### Account Fees

#### Primary Share Account<sup>1</sup>

- Membership (Non-refundable, one-time fee) ..... \$ 5.00
- Membership Termination (when account closed within 182 days of opening)..\$ 30.00
- Below Par Value (when below required \$50 balance, per month; Youth Accounts exempt)..... \$ 10.00

#### Money Market Accounts

- Classic Account Withdrawal and Transfer (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 & Transfer..... *Free*
- Credit Union Image Check Order..... *Free*

#### Individual Retirement Account (IRA)

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

#### Share Draft Accounts

- Classic Share Draft Account
  - Monthly Maintenance..... *Free*
- Premier Share Draft Account
  - Monthly Maintenance..... \$ 3.00
- Superior Share Draft Account
  - First order of Credit Union Image checks..*Free*
  - Monthly Maintenance..... \$ 5.00
  - ATM Withdrawals.....*Free*

#### Christmas Club Account

- Christmas Club Early Withdrawal(each).....\$ 5.00

## ATM & VISA Check Card Fees

### Ordering and Servicing

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

### ATM Network Transactions

- ATM Deposit Adjustment (each)..... \$ 5.00
- Cash Withdrawals (First five, per month incur no charge<sup>2</sup>).....\$ 1.00
- Empty Envelope Deposit..... \$ 50.00
- Point of Sale Purchase..... *Free*

## Loan Fees

### Servicing Fees

- Coupon Printing (each)..... \$ 6.00
- Pay-By-Phone (each)..... \$ 10.00
- Re-Documentation (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
- Recurring Payments from *other* Financial Institution..... *Free*
- Skip-a-Pay (each).....\$ 30.00
- Title Processing/Tracking..... \$ 20.00
- Visa Authorized User Card..... \$ 10.00

## Miscellaneous Fees

- @ccess-24 Home Banking..... *Free*
- Account Adjustment..... \$ 5.00
- Account Research (per ½ hour) ..... \$ 15.00
  - Research Document Copies.....*Prices Vary*
- Account Termination (for cause) .....\$ 15.00
- Account-to-Account Service: (incoming ACH).... *Free*  
(outgoing ACH).... \$ 5.00
- Check Cashing (for Non-Members) ... \$ 5.00
- Check Printing Charge<sup>3</sup> .....*Prices Vary*
- Check Requests:
  - Cashier's Check..... \$ 5.00
  - Official Check..... \$ 3.00
  - Temporary Checks (per set of 4) .....\$ 2.00
- Collection Item (Foreign or Domestic/each).....\$ 30.00
- Copies:
  - Bill-payment Check ..... \$ 2.00
  - Deposit Item ..... \$ 5.00
  - Loan Document (per page)..... \$ 2.00
  - Loan Payment (each item) ..... \$ 5.00
  - Paid Official or Cashier's Check ..... \$ 2.00
  - Paid Share Draft (first 2/mo incur no charge)...\$ 2.00
  - Statement (per page) ..... \$ 2.00
- Courtesy Pay (each item paid)..... \$ 25.00
- Deposit Item Re-submission (3<sup>rd</sup> party)..... \$ 5.00
- Deposit Item Re-submission (owner)..... \$ 25.00
- Deposit Item Returned Unpaid (3<sup>rd</sup> party)..... \$ 25.00
- Deposit Item Returned Unpaid (owner)..... \$ 50.00
- E-Statements..... *Free*
- Escheat Notification ..... \$ 2.00
- Locator Fee (each occurrence)..... \$ 5.00
- Mail:
  - Certified Mail (per envelope).....\$ 10.00
  - Overnight Mail (per envelope).....\$ 35.00
- Notary for Members (per signature).....\$ 5.00
- Notary for Non-Members (per signature).....\$ 10.00
- Overdraft Transfer from Shares (each).....\$ 3.00
- Pay-24 Online Bill Payment..... *Free*
- Risk Assessment Inquiry..... \$ 10.00
- Stop Payments<sup>4</sup>:
  - ACH ..... \$ 25.00
  - Official Checks..... \$ 25.00
  - Bill-payment Check ..... \$ 25.00
  - Share Drafts..... \$ 25.00
- Unrolled Coin for Deposit (per roll)..... \$ 0.25
- Verification of Deposit..... \$ 15.00
- Wire Transfer (Outgoing) ..... \$ 25.00

<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.

This 11/01/2011 Fee Schedule supersedes any previous printed Fee Schedule.

Other fees may be waived at our discretion, subject to your meeting certain criteria and qualification.

<sup>3</sup> Fee debited from Share Draft account automatically via ACH.

<sup>4</sup> Stop payments completed online (@ccess-24 Home Banking) discounted up to \$10.00.

## 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.

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

### ATM Access



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.

### 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
- California Homicide Investigators' Association
- California Narcotic Canine Association
- Department of Justice, Association of Special Agents
- 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.*



All members also have access to FREE, unbiased money management information and assistance through BALANCE. Simply call 888-456-2227. Counselors are available Mon-Thur, 5am to 8pm; Friday, 5am to 5pm; and Saturday, 8am to 5pm (PST); or visit [www.balancepro.net](http://www.balancepro.net) for more information.

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



**Serving Those Who Serve Us**

[www.cahpcu.org](http://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

P.O. Box 276507  
Sacramento, CA 95827-6507