



FREE Services for Chaffey FCU Members:

- Mobile & Home banking
- Basic Checking Account
- ePay (Bill Payment)
- CO-OP ATM Withdrawals
- Chaffey FCU ATM Withdrawals
- Money Market Withdrawals ¹
- Visa, Stop Recurring Payment
- Point-of-Sale Transactions
- Incoming Wires
- Visa cash advance
- Coin Machine
- IRA Transfer
- Notary (excluding loan docs)
- Medallion Signature Guarantee
- Chaffey FCU Check Payable to Member
- Online Account Statements
- Senior Members (55+) Standard Check Orders ²

¹ Minimum balance requirement applies. ² Free for Gold & Platinum Members

SCHEDULE OF FEES:

MEMBERSHIP

Membership Fee	\$10
Copy of statement	\$5
Inactive fee (after 12 months)	\$25 per quarter

CHECKING

Chaffey Plus Checking	\$6 per month
ACH stop payment up to	\$25
Check returned unpaid	\$28
Check paid (with Courtesy Pay)	\$28
Draft stop payment up to	\$25
Checking history	\$2
Check copy	\$10 or free online
Temp Checks (set of 4)	\$4
Check Order	At cost
Improper MICR encoding	\$5 per item

ATM TRANSACTIONS

ATM transactions (Non-CO-OP ATM) ..	\$2.50
Reissue lost/damaged card	\$15
ATM insufficient funds	\$28
(with Courtesy Pay, *opt-in required)	
International Service Assessment (ISA)	
Involves non-U.S. currency exchange ...	1%
If no currency exchange	0.8%

VISA

Statement copy	\$5
Reissue lost/damaged card	\$15
Copy of charge slip	\$15

LOANS

DMV transfer	\$35
Skip payment	\$20
Collateral ins. fee	\$25
HELOC processing	Refer to Real Estate Lending
Reconveyance	Department
Demand for loan payoff	Department
Late fee	\$25
Returned loan payment	\$28

MISCELLANEOUS

Account reconciliation	\$25 per hr.
Check cashing non-member	\$10
Copy of deposited item	\$10
Invalid SSN	\$50
Levy processing fee	\$30
Subpoena processing fee	\$25 per hr.
Cashier's check	\$5

MISCELLANEOUS (CONT.)

Gift cards	\$1.50
CFCU check to a 3rd party	\$5
(withdrawal by Corp. Check)	
Stop payment CU check	\$25
Wire transfer domestic	\$25
Wire transfer international	\$40
Wire tracer fee	\$40
Foreign item sent for collection	\$40
Research (1 hr. min.)	\$25 per hr.
Verification of deposit	\$10
Returned mail	\$5
Paper statements	\$3.50 each
Unclaimed property/Escheat notification ...	\$2

Effective: January 1, 2025