



METRO1
c r e d i t u n i o n

Schedule of Fees & Service Charges

Effective July 20, 2009

**IMPORTANT DOCUMENTS
PLEASE KEEP FOR YOUR RECORDS**

Table of Contents

SECTION	PAGES
SAVINGS & INVESTMENT ACCOUNTS.....	1
CHECKING ACCOUNTS	2
LOAN ACCOUNTS.....	2-3
AUTOMATED SERVICES.....	3-4
OTHER SERVICES, FEES & CHARGES.....	4-6

SAVINGS & INVESTMENT ACCOUNTS

Membership Fee\$10.00
(If under 18 or 62 years of age or older: \$5.00)

Membership Cancellation Fee.....\$15.00
(Charged if membership account is closed within the first six months of opening the account)

Regular Share, Second Share, Corporate Share Account Monthly Maintenance Fee.....\$5.00/mo.
(Waived if under age 18, over 62 years of age, or if you maintain other active share accounts, excluding Club Accounts, or active loan accounts)

Excessive Withdrawal/Transfers Fee

Regular Share Account, Second Share, Corporate Share Accounts

0-6 transactions per month No Charge

Over 6 transactions per month\$3.00/ea.

Money Market and Premier Money Market Accounts

0-6 transactions per month..... No Charge

Over 6 transactions per month\$3.00/ea.

Club Account Early Withdrawal Fee \$10.00/ea.
(Seven day grace period at initial opening of account)

IRA Transfer/Closure Fee\$10.00
(Waived if transferred to a Metro 1 Financial Services product or paid on death; Interest penalty may be applied)

Money Market Account Maintenance Fee

If balance is above \$2,500 No Charge

If balance is under \$2,500 \$10.00/mo.

Premier Money Market Account Maintenance Fee

If balance is above \$350,000 No Charge

If balance is under \$350,000\$100.00/mo.

Money Market & Premier Money Market Account Withdrawal Limit Fee

If withdrawal/transfer is over \$250 No Charge

If withdrawal/transfer is under \$250

(by check, call center or in branch) \$10.00/ea.

(Withdrawals/transfers under \$250 through electronic services restricted)

CHECKING ACCOUNTS

Budget Checking Monthly

Service Charge..... \$5.00/mo. (plus \$0.30 per check)

Interest Checking Monthly Service Charge

If balance is above \$1,500 No Charge

If balance is under \$1,500 \$8.00/mo.

Independence Checking Monthly

Service Charge..... FREE

ProMetro Checking Monthly

Service Charge..... FREE

Free Checking Monthly

Service Charge..... FREE

Business Checking Monthly

Service Charge FREE

Business Plus Checking Monthly Service Charge

If balance is above \$5,000 No Charge

If balance is under \$5,000 \$20.00/mo.

Checking Account Reinstatement Fee..... \$100.00

(Non-Refundable)

LOAN ACCOUNTS

Visa® Annual Fee..... No Charge

Visa® Inactive Fee \$2.00/mo.

(Applicable to Visa® Accounts maintaining a zero balance; i.e., no purchase or cash advance activity within the billing cycle)

Visa® Credit/Check Card Replacement Fee

Per card replacement \$20.00

***Visa® Cash Advance Fee** 2% of advance amt.

Visa® Overlimit Fee..... \$10.00

(Exceeds outstanding balance by \$500 or 120%, whichever is less)

Visa® Payment Late Fee..... \$10.00

(10 days after payment due date)

Loan Payment Late Fee (greater of) \$5.00 or

(10 days after payment due date)

3% pmt. amt.

Payday Loan Fee \$10.00/per \$100.00 borrowed
(Up to \$300 borrowed)

Loan Advance Fee

Over \$500..... No Charge
Under \$500..... \$10.00/ea.

GAP Insurance (per policy)

1-60 Month Loan Term \$635.00
61-72 Month Loan Term..... \$665.00
73-84 Month Loan Term..... \$685.00

CarFax Fee.....\$19.95

Private Party Auto Loan Processing\$50.00

Home Equity Advance Fee

Over \$500..... No Charge
Under \$500..... \$25.00/ea.

Home Equity Annual Fee\$50.00/yr.

Mortgage Verification Fee \$20.00/ea.

Demand Mortgage Payoff Fee \$30.00/ea.

Deposit Verification Fee \$10.00/ea.

AUTOMATED SERVICES

ATM Transactions

Metro 1 ATM..... No Charge
Foreign (non-Metro 1) ATM*\$1.00/ea.

ATM Excessive Inquiries/Denials\$1.00/ea.
(Over 3 per day)

Metro Online Home Banking..... No Charge

Metro Online Bill Payer..... No Charge

POS Transactions No Charge

Visa® Debit Transactions..... No Charge

Visa® International Service

Assessment Fee..... 0.8% or 1.0% of transaction amt.
(Foreign Transaction Fee of .8% for single currency and 1.0% for multi-currency)

Visa® ATM Bad PIN Denials (after one).....\$5.00/ea.

Visa® ATM NSF Denials\$5.00/ea.

CU Service Center

Telephone Authorization Fee.....CU Costs
(Charged when CU Service Center must call Metro 1 for account number verification, account inquiries, check hold release authorizations, account restriction inquiries, etc.)

Call Center Usage Fee\$2.00 per call
(Charged when an employee is asked to perform transactions available through any of Metro 1's automated services, such as balance inquiries, payroll posting information, transfers, loan payments)

Electronic Payment by Phone \$10.00/ea.
(Incoming and outgoing ACH payments)

Recurring Electronic Payments..... No Charge
(Three (3) or more incoming or outgoing ACH payments)

OTHER SERVICES, FEES & CHARGES

Check Cashing Fee.....3% of payroll or
(Waived if maintains aggregate deposit balance, excluding checking, of \$500 or greater OR loan balance of \$1,500 or greater; Waived if under 18 or over 62; Waived if 50% or more of the check(s) amount is deposited; Waived on business petty cash checks.)
govt., cashier & bank checks, money orders and travelers cheques -OR- 10% of personal, insurance, dividend and all other type of checks

Statement Copies (Monthly, Quarterly and Visa®)

First two copies (per year)..... No Charge

Additional copies\$3.00/ea.

Cancelled Check

First two copies No Charge
(Per statement period)

Additional copies\$3.00/ea.

Visa® Sales Draft Copies (credit or debit)

First two copies (per year)..... No Charge

Additional copies\$10.00/ea.

Copy Rush Request	\$1.00 added to the cost of each copy
Printed Balance Inquiry	\$3.00/request
Printed Account History	\$3.00/request
(To last statement date)	
Mailed Voucher Receipt	\$2.00
Stop Payment	\$15.00/ea.
(Share drafts, certified drafts and ACH)	
Range Stop Payment	\$20.00
Stop Payment Cancellation Fee	\$5.00/ea.
Overdraft Transfer Fee	\$5.00/ea.
(Visa®, Line of Credit, Regular Shares, Money Market and Premier Money Market)	
Non-Sufficient Funds Fee	\$28.00/ea.
(Checks, ATM, POS, Visa® Debits, Automatic Loan Payments, Visa® Auto- Pay, ACH pre-authorized debits, Home Banking, Bill Payer)	
(No per day maximum charge)	
Courtesy Pay Fee	\$28.00/ea.
(Checks, ATM, POS, Visa® Debits, Automatic Loan Payments, Visa® Auto- Pay, ACH Pre-Authorized Debits, Home Banking, Bill Payer)	
(No per day maximum charge)	
Returned Deposit Item Fee	\$20.00/ea.
(Over-the-counter, by mail, ATM or ACH)	
(No per day maximum charge)	
ATM Deposit Adjustment Fee	\$10.00/ea.
ATM Invalid Deposit Fee	\$25.00/ea.
(e.g., empty envelope deposit)	
Money Order	\$2.50/ea.
Certified Check/Draft	\$5.00/ea.
Metro 1 Corporate Check Printing Charges	\$19.00/box
(Non-Metro 1 check designs range between \$23.00 to \$44.00)	
Temporary Check Order	\$2.00/order
(No charge for new accounts)	
Visa® Gift Cards	\$3.00/ea.

Travelers Cheques	1% of cheque value
Cheques For Two	1.5% of cheque value
Domestic Wire Transfer	\$25.00/ea.
International Wire Transfer	\$35.00/ea.
Incoming Wire Fee	\$10.00/ea.
Coin Deposit Fee	
First 10 rolls	No Charge
Additional rolls over 10.....	\$0.25/per roll
Account Reconciliation/Research Fee	\$25.00/hr.
(\$25.00 minimum plus copy charges)	
Locator Fee	\$5.00
(Failure to notify Credit Union of Change of Address)	
Notary Fee (per signature)	\$10.00
(Required on members and non-members; includes Metro 1 business related documents)	
Dormant (Escheated) Account Fee	\$2.00/ea.
(Escheated funds of \$50.01 or more)	
Signature Guarantee	\$5.00/ea.
Customs Service Letter	\$10.00/ea.
Fax Fee	\$2.00/page
Levies/Garnishments/Judgements	\$10.00/ea.
Subpoenas Processing Charges	\$6/qtr. hr.
(\$24.00 min. or as permitted by law, plus copy charges; Estimated amount paid in advance)	
Standard Document Copies (8 1/2 x 14 or less)	\$0.10/ea.
Microfilm Document Copies	\$0.20/ea.
Oversized Document Copies	Actual Cost
Postage Charges	Actual Cost
Third-Party Record Retrieval Charges.....	Actual Cost

**Transactions include: withdrawals, attempted but denied withdrawals, transfers, deposits, loan advances, loan payments and balance inquiries. Waived on Independence, ProMetro and Free Checking Accounts.*

NOTE: Service charges and fees are subject to change.

Metro 1 Financial Center Locations

Antioch	2721 Lone Tree Way Antioch, CA 94509
Benicia	836-C Southampton Road Benicia, CA 94510
Concord	1333 Willow Pass Road #100 Concord, CA 94520
Oakley	2077 Main Street Oakley, CA 94561 Inside Raley's Grocery Store
Richmond	3300-A Klose Way Richmond, CA 94806

Member of the CU Service Center Network



Metro 1 Mailing Address

P.O. Box 3008
Concord, CA 94522-3008

Metro 1 Telephone Numbers

(925) 682-6650
1-800-435-4040

Metro 1 E-Mail Address

askmetro1@metro1cu.org

Metro 1 Web Site Address

www.metro1cu.org



**EQUAL HOUSING
LENDER**

Metro 1 Credit Union
is an Equal
Housing Lender.

