

## REGULAR SHARE ACCOUNT (SAVINGS)

Minimum opening deposit	\$25.00
Minimum balance required to earn dividends	\$50.00
Excess withdrawal fee (charged after third withdrawal in a month)	\$2.00
Monthly service charge	None

## CHECK CASHING SHARE ACCOUNT

Minimum opening deposit	\$5.00
Excess withdrawal fee (charged after third withdrawal in a month)	\$2.00
Check cashing fee "cash back" or same day withdrawal.	1% of the amount of the check, Maximum fee \$10.00
Monthly service charge	None

## SHARE DRAFT ACCOUNT (CHECKING)

Minimum opening deposit	\$50.00
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There is no monthly service charge for this account and no minimum balance requirements.

## SECOND CHANCE CHECKING ACCOUNT

(Designed for members reported to ChexSystems)

Minimum opening deposit	\$50.00
Monthly maintenance fee	\$10.00

For additional information and account restrictions, consult your Truth-In-Savings Disclosure

## ADVENTURERS CLUB ACCOUNT

For members age 0 - 12 years old

Minimum opening deposit	\$5.00
Minimum deposit to earn dividends	\$5.00
Monthly service charge	None
Excess withdrawal fee (charged after third withdrawal in a month)	\$2.00

## JAVA CLUB ACCOUNT

For members age 13 – 18 years old

Minimum opening deposit	\$15.00
Minimum deposit to earn dividends	\$15.00
Monthly service charge	None
Excess withdrawal fee (charged after third withdrawal in a month)	\$2.00

## MONEY MARKET DAILY ACCOUNT

Minimum opening deposit	\$2,500.00
Minimum balance required to earn dividends	\$2,500.00
Monthly Service Charge (Minimum daily balance required to waive monthly service fee is \$2,500)	\$5.00
Excess withdrawal fee (charged after 6 <sup>th</sup> withdrawal in a month)	\$10.00



A Credit Union You Can Call Your Own!

# Fee Schedule

## MY CREDIT UNION

P.O. Box 5824  
Redwood City, CA 94063  
Phone: (650) 366-5522  
Fax: (650) 366-5511  
Toll Free: ( 888 ) USE-MYCU  
( 888-872-6928 )

[www.UseMYCU.org](http://www.UseMYCU.org)

[Info@UseMYCU.org](mailto:Info@UseMYCU.org)



PSB5008/2007

Effective February 1, 2007

## ACCOUNT SERVICING FEES

Check/electronic withdrawal rejected for insufficient or uncollected funds (per item)	\$25.00
Overdraft Courtesy Pay for insufficient or uncollected funds	\$25.00
Stop Payment — Sharedraft/EFT (per item)	\$20.00
Temporary Checks (minimum 10)	\$3.00
Check copies (per check - two free per statement period)	\$3.00
Overdraft transfer fee (Savings to Checking)	\$3.00
Overdraft transfer fee (Line of Credit to Checking)	\$1.00
ATM withdrawal fee - 5 free withdrawals per Month. Charge (per withdrawal) after 5 <sup>th</sup> withdrawal*	\$1.25
Point-of-Sale “debit” transactions*	No Charge
ATM Annual Charge (per card)	\$10.00
Visa Debit Card Annual Charge	No charge
Hot Card Fee	\$10.00
Deposit key error	\$10.00
Lost card replacement	\$5.00
PIN reissue	\$3.00

## ONLINE BANKING SERVICES

Check copies (via online banking)	No Charge
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*All other applicable fees listed on this fee schedule apply to transactions completed through online banking*

### Online Bill Payment

Monthly Charge (unlimited payments)	No Charge
Stop payment (per item)	\$20.00
Online bill payment check copy	\$5.00
Bill payment rejected for insufficient or uncollected funds (per Item)	\$25.00

### E-STATEMENTS

Electronic statement delivery	No Charge
Hard copy statement fee (after or in addition to delivery of e-statement).	\$2.00

### Wire Services

Domestic wire	\$25.00
International wire	\$40.00
Incoming Wire Transfer	\$5.00
International wire tracing fee	At cost

## IRA SERVICING FEES

Annual Custodial Fee	\$5.00
IRA Outgoing Transfer Fee	\$5.00

## GENERAL FEES

Returned check presented for deposit, cash, or payment::	
Check drawn by third party	\$12.00
Check drawn by member	\$20.00
Cashier's Check to 3 <sup>rd</sup> party (free if payable to member)	\$3.00
Money Orders	\$3.00
Traveler's Checks	1% of purchase price. Maximum charge \$5.00
Statement copies (per period)	\$2.00
Cashier's Check stop payment	\$20.00
Cashier's Check Copy	\$3.00
Copy of check presented for deposit, cash, or payment	\$3.00
Account research (per hour)	\$25.00
Legal processing fee	\$20.00
Back-up withholding (per year)	\$25.00
Closing a share or share draft account within 6-months of opening	\$10.00
Special or Rush Handling	\$5.00
Notary (per signature, free for credit union transactions)	\$10.00
Verification of deposit	\$5.00
Locator service (address change research)	\$2.00
Foreign Item Collection Service	
Foreign item sent for collection	\$15.00 + cost
Regular Share Account Inactivity Fee (charged if there is no account activity for the previous 12 months, no other account relationship exists and balance in Regular Share Account is less than \$25.00)	\$3.00/month
Service Center Transaction Fee	
5 free transactions per month.	
\$2.50/transaction thereafter	\$2.50

Check Cashing Fee — Check Cashing Share Account  
1% of the amount of the check, “cash back” or same day withdrawal. Maximum fee \$10.00

*\*There are no fees imposed by MY CU for these transactions unless otherwise indicated. Surcharges or transaction fees may be charged by a 3<sup>rd</sup> party. You should be notified at the time of the transaction of any additional fees or a disclosure of additional fees should be posted at the location where the transaction is being completed.*