



**BUSINESS EDGE  
SCHEDULE OF  
FEES AND CHARGES**

May 1, 2009

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*This disclosure supersedes all previous fee schedules or brochures*

## ACCOUNT SERVICE CHARGES

Business Edge Savings Monthly Fee (Waived with \$500 average daily balance or Business Edge Checking Account) . . .	\$.500
Business Edge Checking Monthly Fee (Waived with \$1500 average daily balance) (Up to 50 drafts cleared per month) . . . . .	\$.700
Business Edge Interest Checking Monthly Fee (Waived with \$3000 average daily balance) (Up to 99 drafts cleared per month) . . . . .	\$10.00
Per draft fee thereafter . . . . .	\$.020
Business Edge Money Market Monthly Fee (Waived with \$2500 average daily balance) . . . . .	\$.900

## ATM & DEBIT MASTERCARD

ATM Transactions, OCCU ATMs . . . . .	FREE
ATM Transactions, CO-OP ATMs, over 2,500 in So. Calif. . . . .	FREE
ATM Deposits . . . . .	FREE
ATM Point of Sale Transactions (Retailer may assess a fee) . . . . .	FREE
ATM Card, Debit Card or PIN Number replacement . . . . .	\$.500
ATM Withdrawal or Transfer Transaction, at Non-OCCU & Non-CO-OP ATMs . . . . .	\$.100
ATM Balance Inquiry at Non-OCCU ATMs . . . . .	\$.050
ATM Deposit Adjustment at Non-OCCU ATMs . . . . .	\$.450
Debit MasterCard sales receipt copy . . . . .	\$.700

## CHECKING

Check Copies, member written checks, up to 24 copies per year . . . . .	FREE
\$2 for additional copies online . . . . .	FREE
Check Orders - A or with Direct Deposit . . . . .	BILLED BY PRINTER
E-Check View - Cancelled personal checks . . . . .	FREE
Stop Payment - Actionline or Online . . . . .	FREE
Checks, Temporary (16 checks) . . . . .	\$.500
Non Sufficient Available Funds - Checks, ATM, Point of Sale, returned unpaid) . . . . .	\$29.00
Online Bill Payment Monthly Fee if not used for 90 Consecutive Days . . . . .	\$.495
Overdraft, Checking - Transfer from savings . . . . .	\$.400
Overdraft, Checking - Transfer from PAL advance . . . . .	\$.400
Stop Payment of all check types and electronic payments . . . . .	\$23.00
Stop Payment of all check types and electronic payments (Revoked) . . . . .	\$23.00

## GENERAL

CU Service Center Transactions, over 185 locations in California, locations nationwide (Most Transactions) . . . . .	FREE
E-Statements . . . . .	FREE
Online Banking . . . . .	FREE
Online Bill Presentment . . . . .	FREE
Stop Payment - Actionline or Online . . . . .	FREE
Wire Transfers - Incoming . . . . .	FREE

## GENERAL (cont)

Account Information and Transactions Via Telephone, person to person . . . . .	\$1.00
Via ActionLine or Internet . . . . .	Free
Account Balancing/Reconciliation/Research (per 15 minute) . . . . .	\$.750
Account Transaction Record Retrieval - within 1 yr . . . . .	\$2.00
Account Transaction Record Retrieval - over 1 yr ago . . . . .	\$15.00
Address Correction (from USPS) . . . . .	\$2.00
Check Cashing (when no compensating balance) . . . . .	\$5.00
Check Cashing for non-members cashing member or CU issued checks (payroll checks are exempt) . . . . .	\$5.00
Copy of Credit Union issued Corporate or Cashier Check . . . . .	\$4.00
Credit Union-Drawn Check in excess of two per visit . . . . .	\$4.00
Deposited items returned as uncollectable (Deposits, Loan Payments, ACH, etc.) . . . . .	\$18.00
Deposits of Coin . . . . .	8.9%
Early Account Closure (Membership, Checking or Money Market within 90 days of opening date) . . . . .	\$10.00
Escheat Dormant Account Notice . . . . .	\$2.00
Gift Card by American Express . . . . .	\$3.95
Gift Cheques (each) . . . . .	\$2.50
Legal Process to comply with levies, tax liens, subpoenas, etc (per form) . . . . .	\$35.00
Membership, non-refundable one time upon joining . . . . .	\$10.00
Non Sufficient Available Funds - Checks, ATM, Point of Sale, Debit MasterCard, Automatic Debits, etc. (each, whether paid or returned unpaid) . . . . .	\$25.00
Notary Services, per signature . . . . .	\$10.00
Pay by Phone, loan payments from other Financial Institution's checking accounts . . . . .	\$5.00
Real Estate Loan Reconveyance Fee . . . . .	\$45.00
Standard Overnight Delivery (Letter Size, 7 oz, weekday) . . . . .	\$15.00
Statement Copies and Interim Statements per account, per period . . . . .	\$3.00
Stop Payment of all check types and electronic payments . . . . .	\$23.00
Stop Payment of all check types and electronic payments (Revoked) . . . . .	\$23.00
Travelers Cheques . . . . .	1% of Purchase
Travel Funds Card by American Express . . . . .	\$14.95
Verification of Account from another institution . . . . .	\$8.00
Wire Transfers - Outgoing . . . . .	\$20.00
Wire Transfers - International . . . . .	\$30.00

