



Credit Union

Consumer Schedule of Fees and Charges

Effective 10/01/2025

Checking, Savings, Club Accounts & Electronic Funds Transfer

Account Monthly Maintenance	NO CHARGE
Account Statements (per statement cycle)	NO CHARGE
Christmas Club Account Early Withdrawal	\$5.00 per withdrawal
Copy of Paid Check (after 2 free per statement)	\$5.00
Copy of Statement.....	\$5.00
Copy of Account History (per Page).....	\$5.00
Non-Sufficient Funds (NSF) Paid* or Returned.....	\$30.00
Printed Temporary Checks (12 checks).....	\$8.00
Returned Deposited/Collection Item (upon collection)	\$30.00
Self-to-Self Returned Deposit.....	\$30.00 (In Addition to Returned Deposited Item Fee)
Stop Payment Order – ACH & Checks	\$30.00

Debit & Credit Card Fees

Plastic Card Replacement.....	\$10.00
Plastic Card Rush.....	\$25.00

General Fees

Account Reconciliation / Research	\$25.00 per hour (minimum ½ hour)
Bad Address Fee	\$5.00
Cashier's Check Purchase	\$10.00
Cashier's Check Replacement	\$20.00 (Lost/Stolen/Destroyed Refund)
Check Cashing Fee for Non-Member	\$10.00
Coin Machine.....	5% member, 10% non-member
Foreign Check Collection Item	\$40.00 plus any originating financial institution charges
Inactive Account Fee	\$10.00 (after 12 mo. no activity) per month
Miscellaneous Prepared Letter Service.....	\$25.00

General Fees

Response to Legal Order	\$50.00
(levy, garnishment, subpoena)	
Wire Transfer – Incoming or Outgoing.....	\$25.00
(Domestic / U.S. Only)	

1. We reserve the right to change this Schedule of Charges and Fees at any time. We will give you 30 days' notice before the effective date of any changes in our fees and charges that would adversely affect you, including the introduction of new fees.
2. Any fees or charges assessed to the credit union for extra service of special handling on your account will be passed on to you.

* Paid NSF is discretionary, subject to change and details of the program are provided in the Overdraft Privilege Policy at time of eligibility.

Branch Locations

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1400 J Street, Modesto
1401 Geer Road, Turlock

Phone Numbers

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