

MEMBERSHIP REWARDS PROGRAM

COMBINED SHARE & LOAN BALANCE LEVELS:	STANDARD Less than \$2,500	ADVANTAGE \$2,500 - \$4,999	BRONZE \$5,000-\$10,000	SILVER \$10,001-\$25,000	GOLD \$25,001-\$100,000	PLATINUM OVER \$100,000
REWARDS PROGRAM SERVICES						
<i>Loan Discount*</i>	n/a	n/a	n/a	0.10%	0.15%	0.25%
<i>Bonus on Certificate</i>	n/a	n/a	n/a	n/a	0.05%	0.10%
<i>Home Banking</i>	FREE	FREE	FREE	FREE	FREE	FREE
<i>ePay (Bill Payment)</i>	FREE with Direct Deposit or \$5 per month**	FREE with Direct Deposit or \$5 per month**	FREE with Direct Deposit or \$5 per month**	FREE with Direct Deposit or \$5 per month**	FREE	FREE
<i>Chaffey Checking Account</i>	FREE with Direct Deposit or \$9.00 per month	FREE with Direct Deposit or \$8.00 per month	FREE with Direct Deposit or \$7.00 per month	FREE with Direct Deposit or \$5.00 per month	FREE	FREE
<i>Courtesy Pay Limits+</i>	\$300	\$300	\$300	\$500	\$750	\$1,000
<i>CFCU ATM Withdrawals</i>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<i>CO-OP ATM Withdrawals w/ Direct Deposit</i>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<i>CO-OP ATM Withdrawals w/o Direct Deposit</i>	\$1 for each withdrawal	\$1 for each withdrawal	Up to 8, then \$1	Up to 8, then \$1	Up to 8, then \$1	Unlimited

* Loan discount not available on real estate or Visa loans.
 **Up to 10 payments/month; \$.50 per transaction over 10. See ePay disclosure for all applicable fees.
 + Some restrictions apply.

Schedule of Fees

Membership Membership fee \$10 Copy of statement ¹ \$10 Inactive fee \$5 per qtr	eAccount Monthly fee Free Online access Free Telephone assistance \$2 per call Lobby fee \$5	ePay (Bill Pay) Monthly fee (up to 10 payments - see Member Rewards chart) \$5 Monthly inactivity fee \$5 Per payment fee (over 10 payments per month) \$.50 Closing fee after 60 days of inactivity \$10	Miscellaneous Copy of deposited item \$15 Invalid social security # \$50 Levy processing fee \$30 Subpoena processing fee \$25 per hr. Cashier's Check \$8-\$10 Travelers Cheques (for one) 1.5% - 2% Travelers Cheques (for two) 2.5% Notary (members only) Free Signature Guarantee (members only) Free Non-rolled coin 10% of total Gift Cheque \$2.50 Gift Cards \$1.50 CU check to a third party \$10 Stop payment CU check \$25 Stop payment ePay check \$25 ePay check copy \$10 Wire transfer domestic \$25 Wire transfer international \$40 Wire tracer fee \$40 Foreign item sent for collection \$30 Research (1 hr. min.) \$25 per hr. Verification of deposit \$10 Returned mail \$5 Paper statements \$2 per mth.
Checking ACH stop payment \$25 Check returned unpaid/paid \$25 Daily overdrawn fee (beginning on the 6 th day account is negative) \$5 per day Deposited returned item \$25 Resubmitted item \$25 Stop payment \$15-\$25 Checking history ¹ \$2 Copy of check ¹ \$10 Temp checks \$3	ATM Transactions CFCU & CO-OP ATM Free with Direct Deposit Non- CFCU ATM transactions \$1 POS transaction Free Reissue lost/stolen card \$10 ATM deposit adj. \$10 per occurrence NSF ATM withdrawal paid \$25 International VISA fee USD .8% VISA conversion foreign currency 1%	IRA Administration fee Free IRA Transfer fee Free	
Money Market 3 Withdrawals per month Free Over 3 withdrawals per month \$20 ea.	Visa Annual fee See Loan Dept. Non-CFCU Cash advance \$1 Statement copy ¹ \$10 Reissue lost/stolen card \$10 Copy of charge slip \$15 Over limit fee \$20 Card retrieval \$65 Stop payment recurring transaction \$25	Loans DMV transfer \$35 Skip payment \$35 Collateral ins. fee \$25 HELOC annual Fee (without Direct deposit or auto payment Transfer) \$50 HELOC processing \$100 Reconveyance \$115 Demand for loan payoff \$40 Late Fee ³ \$25	

¹Available Free with Home Banking. ²Whichever is greater. ³Excludes Mortgage Loans. Effective 01/20/12