

CALCOM

FEDERAL CREDIT UNION

SCHEDULE OF FEES AND CHARGES Effective March 1, 2025

Regular Share (Savings) Fees		Elite
New Account Fee	FREE	FREE
Withdrawal Fee (1)	\$ 3	FREE

(1) 3 Free withdrawals or transfers per month

Holiday Club Account Fees		Elite
Early Withdrawal Fee (2)	\$ 30	\$ 30

(2) 3 Free withdrawals per year

Share Draft (Checking) & Money Market Fees		Elite
Essential Checking (3)	\$ 4	FREE
Benefit Checking	\$ 7	FREE
Optimal Checking	\$ 11	FREE
Box of Checks	varies	FREE
Copy of Processed Check Fee (4)	\$ 3	FREE
Overdraft Transfer (5)	\$ 3	FREE
Overdraft Protection (6)	\$ 30	\$ 30
Money Market if balance <\$3,000	\$ 6	FREE
Return Check Fee (NSF)	\$ 30	\$ 30
Return Deposit Fee	\$ 30	\$ 30
Stop Payment	\$ 30	FREE
Stop Payment Cancellation Fee	\$ 30	FREE
Corporate Check Stop Payment	\$ 30	FREE

(3) waived with \$600 average daily balance OR \$600 payroll direct deposit

(4) two free per month for ELITE

(5) automatic transfer from savings - limit 6 per month

(6) discretionary overdraft protection by the Credit Union for payment of incoming non-sufficient funds items.

Share Certificate (CD) Fees		Elite
Early Withdrawal Penalty (7)	varies	varies

(7) 90 days of interest (minimum \$90)

Individual Retirement Account (IRA) Fees		Elite
New Account Fee	FREE	FREE
Annual Fee	FREE	FREE
Early Closure Fee (if <59 1/2)	\$ 30	FREE
Transfer Fee	\$ 30	FREE
Rollover Fee	\$ 30	FREE

ATM/Debit Card Fees		Elite
ATM/Debit Annual Fee	FREE	FREE
CO-OP Network Fee	FREE	FREE
Additional ATM/Debit Card Order	\$ 6	FREE
ATM/Debit PIN Replacement	\$ 6	FREE
ATM/Debit Card Replacement	\$ 6	FREE
ATM Deposit Error Fee	\$ 30	\$ 30
ATM Same Account Deposit Fee	\$ 30	\$ 30

Loan Fees		Elite
NSF Loan Payment Fee	\$ 30	\$ 30
Skip-A-Payment (per loan per month)	\$ 30	\$ 30
HELOC Annual Fee (8)	\$ 150	\$ 150
Real Estate Demand for Pay Off	\$ 150	\$ 150
Real Estate Reconveyance HELOC	\$ 150	\$ 150
Real Estate Reconveyance	\$ 240	\$ 240
Real Estate Subordination	\$ 150	\$ 150

(8) if average balance is less than \$10,000

General Services		Elite
Bill Pay	FREE	FREE
Money Order Check	\$ 3	FREE
Corporate Check Fee (Third Party)	\$ 3	FREE
Cashier's Check	\$ 6	FREE
MO or Corporate or Cashier's Check Stop Payment	\$ 30	FREE
Check Cashing for Non-Members <\$300 (9)	\$ 6	N/A
Check Cashing for Non-Members >\$300 (9)	\$ 30	N/A
Cash Advance for Non-CalCom Visa Credit Card	\$ 3	FREE
Dormant Account Fee (10)	\$ 2	FREE
Bad Address Fee (Monthly)	\$ 3	FREE
Account Balances w/ less than par value	\$ 6	FREE
Account Closed within 90 days	\$ 30	FREE
Account History Printout (the last 30 days only)	FREE	FREE
Electronic Statements	FREE	FREE
Monthly or Quarterly Printed Statements	\$ 3	FREE
Monthly or Quarterly Statement Reproduction	\$ 6	FREE
Verification of Deposits	\$ 6	FREE
Notary Services (11)	\$ 9	FREE
Notary Services (Non-Member) (12)	\$ 15	N/A
Domestic Wire Transfer (13)	\$ 30	FREE
International Wire Transfer (13)	\$ 30	FREE
Deposit Held for Collection Fee	\$ 30	FREE
Account Research (per hour)	\$ 30	\$ 30
Liens, Levies, Execution, & Garnishment	\$ 90	\$ 90

(9) requires current government issued ID

(10) Monthly, after 1 year of inactivity (excluding dividends)

(11) 3 Free per month

(12) per signature, and by appointment only

(13) Minimum amount \$500

Electronic Funds Transfer Fees		Elite
ACH Return	\$ 30	\$ 30
ACH Stop Payment	\$ 30	\$ 30

VISA Credit Card Fees (14)		Classic	Platinum
Annual Fee	FREE	FREE	FREE
Document Copy	\$ 3	\$ 3	\$ 3
Late Payment	\$ 30	\$ 30	\$ 30
Returned Payment	\$ 30	\$ 30	\$ 30
Card Replacement (15)	\$ 30	\$ 30	\$ 30
Card Replacement with Rush/Express Delivery	\$ 90	\$ 90	\$ 90
Cash Advance Fee (16)	3%	3%	3%
Foreign Transaction Fee (17)	1%	1%	1%
Balance Calculation Method (18)	Average Daily Balance		
Grace Period for Purchases	25 days after closing		
Grace Period for Cash Advances & Balance Transfer	N/A		

(14) Not an offer for credit

(15) 1 Free per year

(16) 3% of advanced amount, minimum \$30

(17) 1% of transaction amount in US Dollars

(18) due date is at least 25 days after the close of each billing cycle. We do not charge interest on balances if you pay your entire balance by the due date each month. We will be charging interest on cash advances and balance transfers on the transaction date, if applicable.

ELITE = 30 Years of Membership or >\$100,000 cumulative share and/or loan balances in the same account



Federally Insured by the
National Credit Union Administration

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