



Fee Schedule

(May 1, 2012)

The fee structure at Spectrum Credit Union ensures that only the members who require special services pay for them—not the entire membership. These fees are intended to recover the costs of providing such special services, while maintaining above-market dividends for all members.

General Fees	Amount	Description
Return Deposit	\$20.00	A deposit/payment check was posted to your Credit Union account and/or a Credit Union loan and returned unpaid to the Credit Union.
Check Copy	\$2.00 each (after the first two)	A copy of a check. You may have two check copies per statement cycle without charge. You may retrieve these on-line yourself, at no charge.
Statement Copy	\$5.00 each	A copy of your statement. You may retrieve these on-line yourself, at no charge.
Collection Item	\$20.00 (plus actual cost)	A check sent directly to the drawee bank for payment. The drawee bank may impose additional charges.
Legal Processing	\$20.00	Processing a State or Federal tax levy, or other governmental or court order.
Research	\$20.00/hr.	Research done at your request (e.g., retrieving account records). Minimum 1 hour.
Official Check	\$5.00	A Credit Union issued check to a third party or to self. No charge for the first three per month (per membership)
Bond Coupons	\$30.00 each	Bond coupon redeemed by Credit Union. You may redeem 12 bond coupons per envelope of the same bond type. U.S. Government Savings Bonds redeemed without charge.
Notary	(signature for non-members) \$10.00 each	There are no charges for Spectrum members unless the documents are real estate related and not affiliated with Spectrum.
Vehicle Registration Copy Fee	\$10.00	Vehicle Registration Copy for California titled vehicles.
Counter/Temporary Checks	\$2.00 per page	Temporary checking or MarketEdge Checks, printed at the branch. Four checks per page.
Check by Phone	\$5.00	Loan payment made over the phone from another institution.
American Express Gift Check	\$2.50	Per gift check.

General Fees	Amount	Description (continued)
Verification of Deposit	\$10.00	Verifications of funds available in member accounts or loan balances.
ATM Deposit Correction(s)	\$20.00	ATM Deposit Correction(s).
Escheatment Notice Fee	\$20.00	Escheatment final notice.
Traveler's Cheques Service Fee	FREE	Traveler's Cheques are accepted around the world. Unlike cash, they can be replaced if lost or stolen.
Courtesy Pay Fee	\$25.00	A standard Courtesy Pay Fee of \$25 will be applied to your account for each item covered under your Courtesy Pay privilege.

Account Fees

Early Closure	\$20.00 (each occasion)	Closing an account within 180 days of open date.
Low Balance	\$5.00 (per month)	Failure to maintain required \$25.00 Primary Savings Account.
Stop Payment	\$15.00 each	A request to stop payment on a check you have written or on a request for declaration of loss for an Official Check.
Overdrawn (OD) Fee	\$25.00 each	Any item paid against your account by the Credit Union when you have insufficient funds, insufficient Overdraft Protection, or due to other reasons.
Non-Sufficient Funds (NSF) - Unpaid Fee includes ATM/Debit, Bill Payer	\$25.00 each	A check, ACH transfer, or other item drawn on your account, processed manually or through electronic bill-payment systems, returned unpaid by the Credit Union due to insufficient funds and/or insufficient Overdraft Protection.

Electronic Funds Transfer Fees

Revoke ACH	\$15.00 (each payee)	A stop payment on an ACH transfer or all ACH transfers originating from one payee.
Replace ATM/ Debit Card	\$10.00 each	Replace a lost or damaged ATM/Debit card (one card per year replaced without fee).

Electronic Funds Transfer Fees (continued)

ATM Transaction	\$1.00 each (after eight per month)	A cash withdrawal from an ATM not owned and operated by us in excess of eight per statement cycle.
Wires	\$20.00 for Domestic \$30.00 for Foreign	A wire sent to another institution.
Bill Payer	FREE	After 90 days of no activity the Bill Payer product will be deactivated. Unlimited electronic bill payments via PC or telephone.
Bill Payer Inquiry	\$18.00	Bill Payer payment inquiry.
Bill Payer Check Copy	\$20.00	A copy of a Bill Payer check.
Bill Payer Stop Payment	\$25.00	Stop payment of Bill Payer check.

Monthly Fees

Monthly Fee	\$5.00	New Solutions monthly checking fee.
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While these fees were in effect at the time of publication, we reserve the right to revise these fees or impose additional charges at any time. Should any such change occur, members will be notified. All fees and charges associated with our lending program are disclosed in full at the time of application.

P.O. Box 2069, Oakland, CA 800-782-8782



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