

## ***It's Me 247 Bill Pay***

First 2 months & Unlimited Usage – FREE  
(Inactive for 2 months after initial  
2 free months - \$7 monthly)

### Additional services and other items:

- Written Correspondence to “Payee”:  
\$ 10 per correspondence.
- Per proof of payment not necessitated by a dispute:  
\$10 per proof.
- Payments returned due to customer error or error of the  
receiving financial institution: \$ 5
- Reinstate Fee: \$ 5
- Cancellation Fee: \$ 7.50 (before disbursement)
- ACH Return Fee: \$ 30 per item
- Express Mail correspondence: \$ 15
- Overdraft Fee: \$ 5 per overdraft

### Miscellaneous Product Fees:

- Overnight Fee: \$20
- Gift Pay: \$3
- NSF: \$30
- Stop payments: \$10 per item
- No Bounce Fee: \$25 per item (if applicable)

## ***Platinum VISA Credit Card***

### Platinum & Savings Secured VISA Fees

Annual Fee: \$5.00 per year per card

Late fee: \$10.00

NSF Checks: \$25.00 for each VISA payment  
that is returned to the credit union for non-  
sufficient funds (NSF).

Card Replacement Fee: \$5.00 if VISA Credit  
Card needs to be replaced due to damage, loss  
or theft. If your card is replaced because it is  
defective, the replacement card fee will be  
waived.

Pay by phone w/a representative Fee: \$10.00

Charges for Convenience Checks:

Return Check Fee (per occurrence) \$25.00

Stop Payment fee (per occurrence) \$8.00



## Contact Information

### Main Office

401 West 2nd Street  
San Bernardino, CA 92401

Phone: (909) 889-0838

Fax: (909) 889-7973

Email: creditunion

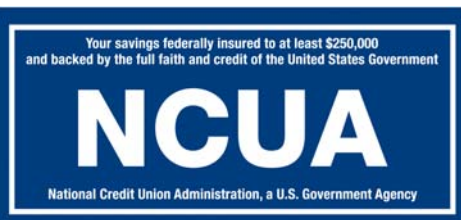
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[www.1stValleyCU.com](http://www.1stValleyCU.com)

Effective 7/20/2011

Subject to change without notice



## Fee Schedule



Important information  
about your account

## Membership

One time.....\$5  
(Youth Accounts are excluded from above fee - up to the age of 22)

## PRIME Savings Account

**FREE** with a \$50 Minimum Balance or Below Minimum Monthly Fee.....\$2  
Excess Share Withdrawal (after 6 per month)...\$5 per transaction.

## AMP Savings Account

This savings is opened up when you take out an AMP Loan. You must be a member for six months and must have a Direct Deposit Account for 3 months to be eligible.  
**FREE with either \$50 or \$25 deposit** based on the 10% of a \$500 or \$250 AMP Loan. Withdrawals are not allowed until loan is paid off.

## Christmas Club Account

Closing Account.....\$10  
(plus forfeiture of dividends)  
Early W/D.....\$10 per w/d

## Checking Accounts

**Prime/Demand FREE CHECKING with no minimum balance requirement!**  
(Must be combined with Prime Savings)

### Classic

**FREE** with \$500 balance or Direct Deposit\* or Monthly Fee.....\$7  
Required min. balance to remain active.....\$50

### Premium

**FREE** With a \$1000 Minimum Balance or Monthly Fee...(With Direct Deposit\*).....\$5  
Monthly Fee...(Without Direct Deposit\*) .....\$10  
Required min. balance to remain active.....\$100

### Platinum

**FREE with no minimum balance requirement!**

(Must sign up for Direct Deposit\* or Payroll Deduction, No-Bounce Check Protection and E-Statements.)

### Heritage Club (Age 55 or older)

**FREE** with Direct Deposit\* or Monthly Fee.....\$5  
Deposit (to open).....\$100  
No minimum balance requirement.

### Young Adult Checking (Age 17-22)

**FREE** with \$100 balance requirement, No minimum withdrawals and no service charge<sup>+</sup>.  
+Other charges or penalties may apply.

## Check Cashing

**FREE** if account balance exceeds check amount, if you are receiving a cash difference from a loan, or if you have a qualified direct deposit\*.  
Checks under \$100-must deposit 10% or pay \$2 fee.  
Checks over \$100-must deposit 10% or pay \$5 fee.

## No Bounce Program

Fee.....\$25  
(per individual occurrence with a max. of \$125 per day)

## Stop Payment

Personal Check (paper draft).....\$10  
Counter Checks.....\$5  
Money Order.....\$5  
Electronic items (ACH).....\$10  
Bill Pay.....\$10  
Paper Draft and ACH (same item).....\$15

## Copy Fees

Share Draft (after 2 free per month).....\$2  
Expressed.....\$2.50  
Corporate Check.....\$2  
Statement Copy (per page).....\$1

## Return Item - NSF

(non sufficient funds-per item for paper draft, electronic, convenience checks, visa payments, bill pay).....\$30

## Overdraft

From Savings.....\$5  
From Loan.....\$5  
Paid by hand (per transaction type).....\$20

## ATM Fees/Debit Cards

Card Issued.....**FREE**  
Card Replacement.....\$10  
PIN Reissue/Replacement (VISA, ATM/Debit)...\$5  
Non CO-OP transaction.....\$2

## Gift Cards

Card Issued.....\$3 (**\$5 for non-members**)  
Card Replacement.....\$5  
Monthly Maint. Fee (after 12 months).....\$2.95

**FREE** means free of monthly maintenance fees.  
Other charges or penalties may apply.

\* *Qualifying Direct Deposit is a recurring deposit of \$300 or more per pay period from your employer, outside agency, or retirement.*

## Wire Transactions

Incoming.....\$0  
Outgoing.....\$20  
International.....\$30

## Loans

Consumer Loan Late Fee (Auto, Sig, etc.).....\$25  
Mortgage Loan Late Fee.....\$35  
Credit Review for all loans.....\$10  
(except real estate and share secured)  
Lower interest rate/extension.....\$100  
Non-member loan application (non-refundable).....\$30

## Skip-a-Pay

Convenience Fee.....\$50

## General Fees

### Services

Notary (up to 3 signatures).....\$8  
Notary (non-member).....\$10  
Levy/Garnishment/Legal Processing .....\$25  
Money Orders.....\$1  
Cashier's Checks.....\$3  
Counter checks to non-member.....\$2  
Temporary Checks (8).....\$1  
Loan Coupon Printing Fee (24).....\$5

### Account Services

Account Closing Fee (before 90 days of opening)...\$5  
Account Re-opening Fee (closed within 6 moths)...\$15  
Check Orders.....varies  
Account Verification .....\$5  
Account Research (1 hour min).....\$20/hour  
Transaction History Report (each).....\$1  
Regulation "D" excess transaction notification...\$15  
(See Truth in Savings Disclosure for details)  
AMP Loan Application Fee.....\$10

### Account Corrections/Errors

Incorrect SSN (IRS imposed fee).....\$50  
Dormant Fee Monthly (after 1 year).....\$2  
Accounts Escheated to State of CA.....\$2  
Return Mail/Address Correction.....\$3  
Deposit Item Returned  
(Account owner is maker).....\$20  
(Other maker).....\$10

CU Service Centers — See Separate Fee Schedule