



Fee Schedule

(January 2, 2018)

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 that was posted to a 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.
Statement Copy	\$5.00 each	A copy of your statement.
Collection Item	\$20.00 (plus third party costs)	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).
Official Check	\$5.00 each (after first three)	A Credit Union issued check to a third party or to self. No charge for the first three per month (per membership).
Bond	\$30.00 each	Bond redeemed by the Credit Union. You may redeem 12 bonds per envelopes of the same bond type. U.S. Government Savings Bonds redeemed without charge.
Notary	\$15.00 each (signature for non-members) <i>Varies by state</i>	There are no charges for Spectrum Members unless the documents are real estate related and not affiliated with Spectrum.
Counter/Temporary Checks	\$2.00 per page	Temporary Checking or MarketEdge account 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.
Verification of Deposit	\$10.00	Verifications of funds available in member accounts or of loan balances.

General Fees	Amount	Description (continued)
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.
Expedited Debit Card Delivery Fee	\$27.00	Fee for expedited delivery of a Debit Card via FedEx.
MasterCard Debit Card Delivery Fee	\$15.00	Expedited fee for a Debit Card delivery to an alternative address.
Foreign Currency Purchase Fee	\$20.00	Applies to foreign currency orders of less than \$300 U.S. Dollars.
Foreign Currency Fee	\$20.00	Return fee for foreign currency orders delivered to a branch and not picked up by member within seven days.

Account Fees

Early Closure	\$20.00 (each occasion)	Closing an account within 180 days of open date.
Low Balance Savings Account	\$5.00	Failure to maintain required \$25.00 single or \$50.00 joint Primary Savings Account balance (per month).
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 due to insufficient funds, insufficient Overdraft Protection, and/or 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

General Fees	Amount	Description
Revoke ACH	\$15.00 (each payee)	A stop payment on an ACH transfer or all ACH transfers originating from one payee.
ATM Transaction	\$1.00 each (after the first eight)	A cash withdrawal from an ATM not owned and operated by the Credit Union, in excess of eight per statement cycle.
Wires	\$20.00 for Domestic \$30.00 for Foreign	For wires sent to another institution. There is no charge for incoming wires.
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

General Fees	Amount	Description
New Solutions Monthly Fee	\$5.00	Monthly fee for New Solutions Checking account.

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 4107, Concord, CA 94524 800-782-8782
Chevron Federal Credit Union is doing business as Spectrum Credit Union.



Federally Insured by NCUA

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