

FREE SERVICES

- Account History printout (up to 6 months)
- Bill Pay
- Coin Counter
- College eChecking (Verification of Enrollment req.)
- Consumer Loan Application
- CO-OP ATM withdrawals
- Copies of Paid Checks (up to 6 months)
- eStatements
- Falcon Fraud Protection
- IRA annual fee
- Loan Overdraft from Corazo VISA /Line of Credit
- Loyalty Checking with Direct Deposit
- Mobile Banking/App
- Mobile Deposit
- Nonprofit Checking Account
- Notary Service (for CU business)
- ODP Transfer from Savings (Reg D: maximum of 6 transfer per month)
- Online Banking
- QuickTeller
- Returned Mail
- Starter Checks (Account Opening only)
- Statement Copies (up to 6 months)
- Verification of Deposit

ATM and VISA® DEBIT CARDS

Card Replacement.....	\$ 10
Card Order Rush Request.....	\$ 60
Out of Network Transactions (third party fees may apply)	
- Non-CO-OP ATM Withdrawals.....	\$ 3
- International Service Assessment.....	2% of amount

CHECKING ACCOUNTS

Opportunity Checking.....	\$ 15 per month
Regular Checking.....	\$ 5 per month
monthly fee waived with one of the following:	
- \$500.00 or more daily balance	
- Under 18 or over 62 years of age	
Paper Statements.....	\$ 3 per month

BUSINESS ACCOUNTS

Business Checking.....	\$ 25 per month
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SAVINGS & CLUB ACCOUNTS

Holiday Saver Early Withdrawal Penalty.....	\$ 35
Scholar Saver Early Withdrawal Penalty.....	\$ 35
Summer Saver Early Withdrawal Penalty.....	\$ 35
Paper Statements.....	\$ 3 per quarter

OVERDRAFT/NSF

Overdraft Privilege.....	\$ 14
EFT and ACH Non-Sufficient Funds.....	\$ 14
Non-Sufficient Funds (NSF) Check.....	\$ 14
Uncollected Funds.....	\$ 14

LOANS

Car Fax.....	\$ 30
Consumer Loan Funding	\$ 35
DMV Processing.....	\$ 50
Expedited Payoff Check Processing.....	\$ 40
Fast Cash Processing.....	\$ 40
Home Equity Line of Credit Funding	\$175
Home Equity Line of Credit Annual Fee.....	\$ 75
Payment by Phone/Text	
- PayTrace.....	\$ 10
- Message Pay.....	\$ 6.99
Payoff Demand (Real Estate).....	\$ 40
Reconveyance and Recording (Real Estate).....	\$ 250
Skip-A-Pay.....	\$ 40

ADDITIONAL SERVICES

Cashier's/Official Check.....	\$ 10
Levies Processing.....	\$ 75
Non-Member Check Cashing (on-us/Official)..	\$ 20
Non-Member Cash Advance	\$ 25
Notary Service (For transacting non-CU business).....	\$ 15 per signature
Reg D Excess Transaction ¹ (Phone transfers).....	\$ 5
Research of Account.....	\$ 75 per hour
	min. charge of \$ 50
Returned Loan Payment	\$ 35
Stop Payment.....	\$ 30 per item
Wire Transfers	
- Domestic.....	\$ 30
- International.....	\$ 60

Fees are subject to change. For updates: call us at (760) 352-1540, option 0, visit ficu.com or write to us at Corazo Credit Union, Attn: Member Services, P.O. Box 3247, El Centro, CA 92244.

¹In compliance with Federal Banking Regulation D, you may make up to six transfers or withdrawals by means of a preauthorized, automatic, electronic or telephonic transfer to another account of yours or to a third party or by check, debit card or similar order to a third party during any calendar month. If you exceed the transfer limitations set forth above, your request may not be allowed and your account may be subject to a fee.