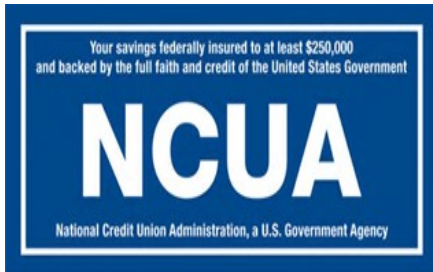


Effective 9/12/2016
Subject to change without notice



It's Me 247 Bill Pay

First 2 months with unlimited usage	Free
Monthly fee if Inactive after 2 months	\$7.00
Written correspondence to Payee per items	\$10.00
Proof of payment not necessitated by a dispute	\$10.00
Returned payment due to member error	\$5.00
Reinstatement fee	\$7.00
Payment Cancellation fee	\$7.50
ACH return fee	\$35.00
Express mail correspondence	\$15.00
Overdraft fee	\$5.00

Miscellaneous Product Fees:

Overnight	\$20.00
Gift Pay	\$3.00
NSF	\$35.00
Stop payment- per item	\$20.00
No Bounce- per item	\$35.00

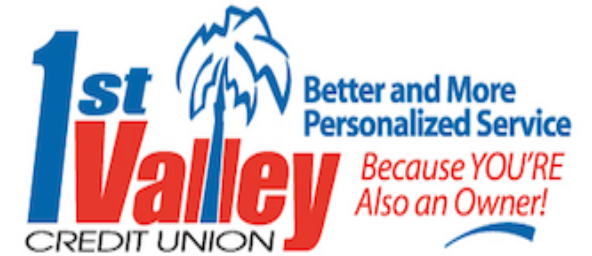
Platinum VISA Credit Card

Savings Secured Visa Credit Card

Annual fee- per card	\$5.00
Late fee	\$10.00
NSF fee-per item	\$35.00
Card replacement (lost/stolen)	\$5.00
Card replacement (damage)	Free
Payment w/representative	\$10.00

Convenience Checks

NSF-per item	\$35.00
Stop payment-per item	\$20.00



Fee Schedule

Important Information About Your Account

Main Office:
401 W. 2nd Street
San Bernardino, CA 92401
Hours: M-F 9am-5pm
Website: www.1stvalleycu.com
Phone: 909.889.0838
Fax: 909.889.7973
Email: Marketing@1stvalleycu.com

Membership

One-time fee	\$5.00
Youth accounts are excluded from the above fee- up to age 26	

Prime Savings Account

\$50 minimum balance	Free
Below Minimum Monthly Fee	\$2.00
Excess Share Withdrawal (after 6 per month)	\$5.00

AMP Savings Account

This savings is opened up when you take out an AMP Loan. You must be a member for 6 months and must have Direct Deposit for 6 months to be eligible to apply. \$25-\$100 will be deposited based on 10% of the AMP loan. Withdrawals are not allowed until loan is paid in full.

Christmas/Vacation Club Account

Closing plus forfeiture of dividends	\$10.00
Early withdrawal fee (per w/d)	\$10.00

Checking Accounts

Prime/Demand	Free
*No minimum deposit required	

Premium

Required min. bal. to remain active \$100.00	
Monthly fee with a \$1000 minimum balance	Free
Monthly fee with Direct Deposit+	\$5.00
Monthly fee without Direct Deposit+	\$10.00

Heritage Club (Age 60 or older)

Required to open account \$100.00	
Monthly fee with Direct Deposit+	Free
Monthly fee without Direct Deposit+	\$5.00

Young Adult (Age 17-26)

Required min. bal. to remain active \$100.00	
Monthly fee with a \$100.00 minimum balance	Free

*No minimum w/d and no service charge

*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.

Check Cashing

If your account balance exceeds check amount	Free
If you are receiving a difference from a loan pmt or	
If you have a qualified Direct Deposit	

Checks less than \$100 dep 10% or	\$2.00
Checks greater than \$100 dep 10% or	\$5.00
Non-member	\$25.00

No Bounce Program

Per occurrence	\$30.00
*not to exceed \$120.00 per day	

Stop Payment

Counter Check	\$20.00
Money Order	\$20.00
BillPay	\$20.00
Paper draft and ACH (same item)	\$20.00

Copy Fees

Checks (after 2 free per month)	\$2.00
Corporate check	\$2.00
Statement copy	\$3.00

Return Item- NSF

Per item	\$35.00
(Draft, Electronic, Convenience Checks, Visa payments, BillPay)	

Overdraft

From Savings- per item	\$5.00
Paid by hand	\$20.00

ATM fees/Debit Card

Card issue	Free
Card replacement	\$10.00
Customize pin	\$5.00
NON-Co-Op transaction	\$1.00
ATM adjustment fee	\$5.00

Gift Cards

Card issue	\$5.95
Card replacement	\$10.00
Monthly Service fee w/o Direct Deposit of \$25.00	\$2.50
*applied after 12 months	

Wire Transactions

Incoming	Free
Outgoing	\$30.00

Loans

Consumer late fee	\$25.00
Mortgage late fee	\$35.00
Lower rate/extension	\$100.00
Non-member loan application fee	\$35.00

Skip-a-Pay

Processing fee	\$75.00
----------------	---------

General Fees

Notary (Per signature)	\$10.00
Coin Purchase	\$5.00
Levy/Garnishment/Legal Processing	\$25.00
Money order	\$1.00
Cashier's check	\$3.00
Counter check to non-member	\$10.00
Temporary checks (8)	\$5.00
Loan coupons (24)	\$5.00
Account closure before 90 days of opening	\$25.00
Account re-opening within 6 months of closing	\$15.00
Check order	Varies
Account verification	\$15.00
Account research (1 hr min) fee per hour	\$25.00
Transaction history per page	\$1.00
Regulation D excess trans. notification	\$1.00
*See Truth in Savings Disclosure for details	
AMP/NEXT Step app fee	\$20.00
Incorrect SSN (IRS imposed fee)	\$50.00
Dormant Monthly fee (after 1 yr.)	\$1.00
Accounts Escheated	\$2.00
Returned mail/Address correction	\$3.00
Deposit Item Return	\$25.00

Teller Assist

Per call/transfer/payment	\$3.00
---------------------------	--------

Credit Rating

Check credit score	\$35.00
--------------------	---------

CU Service Center- separate Fee Schedule