

Updated 10/2020  
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 item	\$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	\$22.00
No Bounce- per item	\$35.00

### Platinum VISA Credit Card

### Savings Secured Visa Credit Card

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

### Convenience Checks

NSF-per item	\$30.00
Stop payment-per item	\$10.00



# Fee Schedule

## Important Information About Your Account

Main Office:  
401 W. 2<sup>nd</sup> Street  
San Bernardino, CA 92401  
Hours: M-F 9am-5pm  
Website: [www.1stvalleycu.com](http://www.1stvalleycu.com)  
Phone: 909.889.0838  
Fax: 909.889.7973  
Email: [creditunion@1stvalleycu.com](mailto:creditunion@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 (per item after 6 per month)	\$10.00

## 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 3 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

<b>Prime/Demand</b>	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 55 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 or outside agency

## 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	\$35.00
*not to exceed \$140.00 per day	

## Stop Payment

Counter Check	\$22.00
Money Order	\$22.00
BillPay	\$22.00
Paper draft and ACH (same item)	\$22.00

## Copy Fees

Checks (after 2 free per month)	\$2.50
Corporate check	\$2.50
Statement copy	\$5.00

## Return Item- NSF

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

## Overdraft

From Savings- per item	\$5.00
------------------------	--------

## ATM fees/Debit Card

Card issue	Free
Card replacement	\$10.00
Customize pin	\$5.00
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	

## Reloadable Cards

Card issue	\$10.00
------------	---------

## Wire Transactions

Incoming	Free
Outgoing	\$30.00

## Loans

Consumer late fee	\$40.00
Mortgage late fee	\$60.00
Lower rate/extension	\$100.00
Non-member loan application fee	\$35.00

## Skip-a-Pay

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

## General Fees

Notary	\$10.00
Levy/Garnishment/Legal Processing	\$25.00
Money order	\$2.00
Cashier's check	\$10.00
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	\$5.00
Account research (1 hr min) fee per hour	\$20.00
Transaction history per page	\$1.00
Regulation D excess trans. notification	\$2.00
*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

	\$35.00
--	---------

## Business Coin Purchase

*per order	\$10.00
------------	---------

## CU Service Center- separate Fee Schedule