



**HAVASU COMMUNITY**  
*Credit Union*  
A DIVISION OF L.A. FINANCIAL FCU

**SCHEDULE OF FEES AND CHARGES**  
**IMPORTANT: RETAIN FOR YOUR RECORDS**  
**IV. SCHEDULE OF FEES AND CHARGES**  
Effective: February 15, 2011

**Account Maintenance**

Return Mail Fee (change of address) . . . . .	\$ 5.00
Locator Fee (obsolete account address) . . . . .	\$ 5.00
NSF-RET. (NSF/Uncollected Funds Returned Item) (includes overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means) . . . . .	\$28.00
NSF-PAID (NSF/Uncollected Funds Paid Item) (includes overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means) . . . . .	\$28.00
(Overdraft Protection) Transfer Fee (from Savings, Checking or Line of Credit) . . . . .	\$ 2.00
Encoding Errors on Checks from Non-Standard Providers (per check - \$75.00/day) . . . . .	\$15.00
Stop Payment (per item) (includes member check, credit union check, Bill Pay and ACH) . . . . .	\$28.00
NSF Deposit Fee (per item) . . . . .	\$28.00
Account Reconciling Fee (per hour - minimum one hour) . . . . .	\$25.00
Legal Documents Processing - Tax Levies (per document) . . . . .	\$50.00
Special Handling Fee (account research) . . . . .	\$35.00
Escheat Notice Fee (after 3 years of inactivity) . . . . .	\$ 2.00

**Transaction Related**

Traveler's Cheque Fee (per \$100) <sup>(1)</sup> . . . . .	1%
Gift Cheque Fee (per item) . . . . .	\$ 2.50
Money Order Fee (per item) . . . . .	\$ 3.00
Cashier's Check Fee (per item) . . . . .	\$ 5.00
IRA Transfer / Close-Out Fee (per transaction) . . . . .	\$25.00
IRA Premature Distribution Fee . . . . .	\$25.00
Check Collection Fee . . . . .	\$25.00
Check Cashing Fee (per item) <sup>(2)</sup> . . . . .	\$ 5.00
Domestic (within USA) Wire Transfer (per outgoing transfer) . . . . .	\$25.00
International Wire Transfer (per outgoing transfer) . . . . .	\$40.00
Check by Phone (originate payment/deposit from another institution) . . . . .	\$12.00

**NOTICE: SEE OTHER SIDE FOR ADDITIONAL INFORMATION**

**Misc. Member Services**

Check Order Fee (minimum charge) . . . . .	(3)
Express Mail Fee (per envelope) . . . . .	Actual Cost
Verification of Deposit (4) . . . . .	\$20.00
Statement Copy Fee (per statement) . . . . .	\$ 5.00
Notary Fee - California (per signature for non-credit union documents) . . . . .	\$10.00
Notary Fee - Arizona (per signature for ALL documents) . . . . .	\$ 2.00
Rolled Coin Fee (7) . . . . .	.5% of total
Temporary Checks Fee (12 checks) . . . . .	\$ 3.00
Check Copy Fee (includes credit union and member checks - first two member checks are free per statement) . . . . .	\$ 5.00

**Savings/Checking - Monthly Service Charges**

Paper Statements for Free Checking Acct. (per month) . . . . .	\$ 2.00
Premium Checking (per month) (5) . . . . .	\$ 5.00
Premium Checking Plus (per month) (6) . . . . .	\$10.00
Value Checking (per month) . . . . .	\$ 5.00
Fresh Start Checking (per month) . . . . .	\$ 8.00

**ATM/VISA Debit Cards**

ATM Foreign Transaction Fee . . . . .	\$ 2.00
ATM/VISA Debit Card Replacement (per card) . . . . .	\$10.00
ATM Card Rush Fee (per card) . . . . .	Actual Cost
VISA Debit Card Rush Fee (per card) . . . . .	Actual Cost
VISA International Service Assessment Fee . . . . .	1%
ATM Deposit Correction Fee . . . . .	\$ 5.00

Adjustments made due to NSF checks or deposit amount differences at an ATM, or other than a L.A. Financial proprietary ATM, will be subject to any return fees assessed by the proprietor of that ATM.

**Bill Pay Service**

Monthly Fee . . . . .	FREE
Written Correspondence . . . . .	\$10.00
Non-Disputed Proof of Payment . . . . .	\$10.00
Returned Payment . . . . .	\$ 5.00

The Credit Union reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

- (1) Waived if member has an aggregate Savings balance of at least \$5,000 after the transaction.
- (2) Where member has only Primary Savings and the balance is less than \$500.
- (3) The cost is determined by our printer and includes a \$1.00 service charge.
- (4) Same fee applies to Account Letter Verifications.
- (5) Waived if average daily balance is at least \$500 or aggregate balance (Loans and Savings) is at least \$2,500 or over 55 years.
- (6) \$5.00 of the \$10.00 fee is waived if average daily balance is at least \$500 or aggregate balance (Loans and Savings) is at least \$2,500 or over 55 years.
- (7) Waived for under 18 years of age.

