



**SCHEDULE OF FEES**

Effective May 1, 2026

Account-Related Fees	Fee Amount	Important Information
Membership Savings Account (01) Service	\$3/month	Fee waived when daily account balance is \$250 or more or when account owner has other account relationships with the credit union (e.g., checking account or loan within the same membership number. A Holiday Club, Vacation Club, and other Sub Savings Accounts are not recognized as another account relationship). Fee also waived if the account owner is under age 18 or over age 60.
Membership Savings Account (01) Inactivity Fee	\$5/month	Fee waived with any regular transaction account activity (deposits, withdrawals, loan payments, checking & Saving account activity) within the last 18 months.
IRA Administration Service Fee	\$12/annually	Fee waived when IRA owner is required to take annual distribution.
Backup Withholding Fee	\$10/setup	Per Account as notified by the IRS
Notary Service	\$15/per signature	By Appointment Only
Escheat Notice	\$2/notice	As required by the State of California.
Wire Transfer Incoming – All	\$15/wire	Applicable fee when receiving funds via domestic or international wire transfers.
Wire Transfer Outgoing	\$20/wire	Cut-off Time 12:00 p.m. and wire funds must be verified.
Return Mail or Bad Address Fee	\$5/item	Fee assessed when address research is performed on your behalf or if account statements or notices are returned to us by USPS.
Cashier's Check Fee	\$5/check	Fee waived if cashier's check is payable to the member. One free cashier check a month for all members except Rise Checking accounts who receive five free cashier's check per month.
Legal Actions, Garnishments, Executions or Levy Fee	\$50/order	Fee applies to Legal Orders received that must be acted upon.
Account and ATM Research Fee	\$25/hour	Minimum charge one hour
ATM/Debit Card Replacement Fee	\$10/card	Fee waived for stolen or expired cards.
ATM Point of Sale (POS) Fee	\$1/transaction	Fee assessed on Membership Savings Accounts and Legacy Checking Accounts 70,75,76,77.
ATM Balance Inquiry Fee at non-Tucoemas "owned and non-CO-OP Network ATMs	\$1/inquiry	Never pay a surcharge at an ATM with a CO-OP logo on it. Locate an ATM wherever by calling 1-888-748-3266) or text your Zip Code to 91989.
ATM Withdrawal Fee at non-Tucoemas owned and non CO-OP Network ATMs	\$2/withdrawal	Never pay a surcharge at an ATM with a CO-OP logo on it. Locate an ATM wherever by calling 1-888-748-3266) or text your Zip Code to 91989



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Return Deposit Item	\$27/item	Fee assessed each time a deposited item (check or other electronic means) is presented & returned.
Premier Checking Account Service Fee (75) (Legacy Account- No longer available)	\$4/month	To avoid a service fee, you must maintain a minimum Average Daily Balance of \$2,000 based on the sum of balances in combined savings, checking and certificate accounts with the same member number (excluding IRAs). The monthly service fee will also be waived if the member is age 60 or older.
Paper Statement Fee (Rise Checking Only)	\$1/month	Fee waived when enrolled in eStatement
Box of Checks	Varies	Depending on Check Order Style
		Fee assessed each time an item (ACH, Check or other electronic means) is presented & returned due to insufficient or unavailable funds.
Nonsufficient Funds (NSF) and Returned Item Fee	\$20/item	Returned Item Fee: applies to returned items / transactions which were not paid under the Courtesy Pay discretionary overdraft service.  No more than 5 returned item fees per day will be charged to an account.
		Courtesy Pay/Overdraft Fee: applies to paid overdraft items via the discretionary Courtesy Pay service.
Courtesy Pay/Overdraft Fee	\$17/Item	These fees apply to the following categories of transactions: check, ACH, or other electronic means. You must enroll to use Courtesy Pay for one-time Debit Card transactions.
Debit Card Rush Fee	\$50/order	4-day delivery for Card.
International Transaction / Currency Conversion Fee	1% of Purchase Amount	Applies to ATM and Debit Card transactions processed outside of the U.S. as determined by the merchant / processor or when transacting in foreign currency.
BillPay — Expedited Payment Fee	\$25/per payment	This fee applies if you request to expedite a bill payment.
Stop Payment Fee	\$12/per item	This fee applies when you place a stop payment on a check (one or series of consecutive checks), ACH (one time or recurring).

[www.Tucoemas.org/559.732.8892](http://www.Tucoemas.org/559.732.8892)

**Federally Insured by NCUA**