



6640 Via del Oro, San Jose, CA 95119
 408.524.4500 ■ 855.500.P1CU
 premieronecu.org

2022 Fees and Service Charges

| Membership and Checking Account | |
|---|--|
| New Membership | \$10 one-time waived under 18 years of age. |
| Business Checking (Sole Proprietor) | \$10 per month |
| Spend Account Paper Statement Fee (not applicable with eStatements) | \$2 per paper statement mailed |
| Stop Payment | \$25 |
| Check Share Draft Copies | Free via Online Banking. \$10 (Up to 2 copies per statement cycle no charge) |
| Statement Copy | \$5 per statement cycle (To waive fee, review "Bonus 5" benefits) |
| Co-Op ATM/Share Branch Deposit Adjustment | \$10 |
| Co-Op ATM/Share Branch RDI Fee | \$29 (To waive fee, review "Bonus 5" benefits) |
| Account Research or Reconciliation | \$25 per hour |
| Check Printing | See Catalog for Pricing (To waive fee, review "Bonus 5" benefits) |
| Fresh Start Checking | \$7.50 per month |
| Insufficient Funds in a Checking Account | |
| Transfer Fee | \$5 per transfer |
| Item Returned | \$29 per item (To waive fee, review "Bonus 5" benefits) |
| Item Paid (Courtesy Pay) | \$29 per item (To waive fee, review "Bonus 5" benefits) |
| Plastic Card Fees | |
| Debit and Credit Card Replacement | Free Instant Issue at branches Free (US Mail 7-10 business days) \$50 Card Rush Fee |
| ATM Card Replacement | Free (US Mail 7-10 business days) \$50 Card Rush Fee |
| Copy of Sales Draft | \$10 |
| Credit Card Statement Copy | \$1 |
| Insufficient Funds in a Savings Account for Automatic Debit | |
| Savings Debit Returned | \$29 per item (To waive fee, review "Bonus 5" benefits) |
| Miscellaneous | |
| Bank Wire | \$20 Domestic - Within Online Banking \$35 Domestic - Through Branch or Electronic Form |
| Bank Wire Repetitive | \$20 |
| Set up of Repetitive Bank Wire | \$35 |
| Cashier Checks | \$5 (To waive fee, review "Bonus 5" benefits) |
| Notary | Credit Union documents free. Non-credit union documents \$10 per Notary |
| Medallion Signature Guarantee | \$10 per Medallion Guarantee (To waive fee, review "Bonus 5" benefits) |

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| Outgoing Foreign Collection Items (Originating financial institution may also impose a fee) | \$20 each |
| Refund/Replacement of Cashier Check | \$5 each |
| Copy of Paid Cashier Check | \$5 each |
| Returned Deposited Item | \$29 each (To waive fee, review "Bonus 5" benefits) |
| Return Deposit Item (Indirect Auto Loan) | \$15 |
| Inactive Account (Savings only, 12 months of no activity, less than \$1,000 balance) | \$2 per month |
| Bad Address | \$5 per year |
| Membership Closure within 90-days of Opening | \$15 |
| IRA Closing/Transfer | \$35 |
| Health Savings Account Closing/Transfer | \$35 |
| Skip-A-Payment | \$30 |
| Legal Orders/Levies Received | \$35 |
| Early Club Account Withdrawal | \$10 each |
| Verification of Deposit | \$10 each |
| Account Verification Letter | \$10 each |
| Deposit Item Copy | \$10 |
| Mortgage Demand for Payoff | \$30 |
| Mortgage Demand Fee Updates | \$30 |
| Non-Member Check Cashing | \$10 |
| Subordination Fee | \$200 |
| Non-Dealer DMV | \$10 (3rd party fee & subject to change without notice) |
| Vehicle Registration Inquiry | \$3 (3rd party fee & subject to change without notice) |
| Bill Payment Photo Copy | \$10 |
| Notarized Lien Release | \$10 |
| Overnight Express Delivery/Letter | |
| Domestic | \$30 |
| International | \$35 |

Any new or updated fees on this list will be effective April 1, 2022. New or updated fees are listed in bold. The Credit Union reserves the right to change this information as a result of any changes in regulations, law or policies.



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