

Schedule of Service Charges and Fees

Effective September 1, 2016

We will notify you of any changes at least 30 days before they go into effect. Changes will be posted in the lobby, and updated in this brochure.

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| • Membership Fee | \$5.00 |
| Closing Account | |
| • (within 6 months of opening) | \$10.00 |
| • Deposited Item Returned Unpaid | \$30.00 |
| • Statement Copies | \$3.00 |
| • Excessive Withdrawals | |
| (In excess of one per month) | |
| Check | \$10.00 |
| ACH | \$5.00 |
| • Stop Payment on Lost CU Check | \$20.00 |
| • Loan Application/Refinancing Fee | \$25.00 |
| • Quarterly Minimum Balance Charge | \$5.00 |
| (Aggregate balances less than \$50.00) | |
| • ACH Return Fee | \$25.00 |
| • Early Withdrawal Fee | \$25.00 |
| • Holiday Club Account | |
| • Vacation Club Account | |
| (after 2 withdrawals) | |
| • Term Certificates | |
| • Dormant Account Quarterly Fee | \$10.00 |
| (No activity or member contact for 12 months) | |
| • Invalid Address Fee | \$5.00 |
| • Auto Title Search | \$25.00 |
| (\$15.00 search-\$10.00 Notary) | |
| • Promotional Loan Skip Payment Fee | \$25.00 |
| (Extends loan maturity date/4 per loan) | |
| • Verification of CU Account/Deposit | \$10.00 |
| • Legal Process/Record Recovery/Research... | \$25.00 |
| • Account Levy or Garnishment | \$25.00 |
| • Late Loan Payment (2 Day Grace Period) | \$25.00 |
| (5% of Monthly Payment or \$25.00 whichever is >) | |

By establishing and maintaining membership in Cedars -Sinai Federal Credit Union, you have agreed to the by-laws of the Credit Union. A copy may be obtained from our office. Any person who causes Cedars-Sinai Federal Credit Union a hardship does not qualify to participate in any credit union activities.