



Fee Schedule
Effective 09/01/2011

MEMBERSHIP

Personal Membership Fee (Non-refundable)	\$5.00 each
Membership Re-Open Fee (Within 90 days)	\$10.00 each
Locator Fee (Address Correction)	\$1.00/year
Dormant Account Fee (after 12 months inactive)	\$2.00/month

SAVINGS ACCOUNTS (as of 03/15/2011)

Maintenance Fee	\$3.00/month
-----------------	--------------

Fee will not be charged if:

- Average daily balance is \$300 or greater in this account, or
- Making at least one repeating monthly automatic transfer of \$25 or greater from your checking account at Arrowhead to this account, or
- Member is age 17 and under or age 60 and above

HOLIDAY CLUB ACCOUNT

Withdrawals between November 1 and December 31	Free
Withdrawals during first 7 days after the account is opened	Free
Withdrawals between January 1 and October 31	\$10.00 each

SPECIAL OCCASION SAVINGS ACCOUNT

Withdrawals (1 free per month)	\$10.00 each
--------------------------------	--------------

INDIVIDUAL RETIREMENT ACCOUNTS

Annual Administration Fee	\$20.00/year
---------------------------	--------------

CASH MANAGEMENT ACCOUNT*

Maintenance Fee	\$10.00/month
-----------------	---------------

(Charged if daily ending balance goes below \$2,500)

*Product no longer offered, but remains in effect for members with an existing Cash Management Account

MONEY MARKET PLUS ACCOUNT

Maintenance Fee	\$10.00/month
-----------------	---------------

(Charged if daily ending balance goes below \$2,500)

CHECKING ACCOUNTS

Arrowhead Checking	\$5.00/month
--------------------	--------------

(Waived with eStatements)

Dividend Checking	\$10.00/month
-------------------	---------------

(Waived if average balance is \$2,500 and above)

Photocopy of Check (2 free per statement period)	\$2.00 each
--	-------------

On-line Check Images	Free
----------------------	------

Counter Checks	\$2.00/set or \$0.50 each
----------------	---------------------------

Non-Machine Readable Checks	\$3.00 each
-----------------------------	-------------

ACCESS ACCOUNT

Maintenance Fee	\$10.00/month
-----------------	---------------

STOP PAYMENT

CU-Hear, e-Branch	\$20.00 each
In Person, Mail, Call Center	\$26.00 each

COURTESY PAY / NON-SUFFICIENT FUNDS (NSF) / and UNCOLLECTED FUNDS (UCF) ITEMS

Courtesy Pay / Non-Sufficient Funds (NSF) / and Uncollected Funds (UCF) Items	\$31.00 each
---	--------------

If you don't have enough money in your account or funds are on hold, we may return or courtesy pay items and charge the \$31 fee. Items include Checks, Automated Clearing House (ACH), Priority Payment, Electronic Funds Transfers (EFT), Bill Payment, Automated Teller Machines (ATM), Point of Sale (POS), VISA Debit Card Transactions, and/or other electronic means.

(Fees for ATM, POS and VISA Debit Card items* only apply for

(a) members who have opted-in for Courtesy Pay,

(b) transactions that overdraw the account more than \$5.00

*No limit to the number of fees charged in a day for other payment items

Continuous Negative Balance Fee	\$20.00/occurrence
---------------------------------	--------------------

(When negative balance exceeds \$5.00 for 15 consecutive calendar days)

Transfers from Shares or Line of Credit (LOC)	\$3.00 each
---	-------------

RETURNED ITEMS

Returned Items	\$10.00 each
----------------	--------------

Items include Checks, Automated Clearing House (ACH), Priority Payment, Electronic Funds Transfers (EFT), Bill Payments and/or other electronic means. Fee applies for any item returned as not payable regardless of the reason, maker, location or how the item was processed.

ELECTRONIC ACCESS CARD

Replacement of ATM Card	\$5.00 each
-------------------------	-------------

Replacement of VISA Debit Card	\$15.00 each
--------------------------------	--------------

ATM Transactions at Arrowhead/CO-OP Locations*

Withdrawals	Free
-------------	------

Deposits, Transfers, Balance Inquiries	Free
--	------

ATM Transactions at Non Arrowhead/Non CO-OP ATMs*

Withdrawals	\$3.00 each
-------------	-------------

Transfers, Balance Inquiries	Free
------------------------------	------

Debit Card Signature Transactions	Free
-----------------------------------	------

Point of Sale (POS) Transactions*	Free
-----------------------------------	------

Empty Envelope Deposit	\$26.00 each
------------------------	--------------

Deposit Item Returned – Non Arrowhead ATMs	\$20.00 each
--	--------------

Deposit Correction – Non Arrowhead ATMs	\$5.00 each
---	-------------

Verification of ATM Transaction	\$3.00 each
---------------------------------	-------------

(Plus fee charged by ATM owner/operator)

VISA International Service Assessment (ISA) Fee	1% of amount
---	--------------

*Additional fees may be charged by the owner/operator of the ATM or POS and will be disclosed at the time of transaction.

BILL PAYMENT

Maintenance Fee (Unlimited Payments)	Free
--------------------------------------	------

Stop Payment Fee	\$26.00 each
------------------	--------------

Photocopy of Bill Payment Checks	\$2.00 each
----------------------------------	-------------

WIRE TRANSFERS

All Incoming Wires	Free
--------------------	------

Domestic Outgoing	\$30.00 each
-------------------	--------------

International Outgoing	\$45.00 each
------------------------	--------------

International Tracer	\$35.00 each
----------------------	--------------

International Amendment	\$25.00 each
-------------------------	--------------

MISCELLANEOUS

Cashier's Check (Payable to third party)	\$5.00 each
--	-------------

Photocopy of Cashier's Check	\$2.00 each
------------------------------	-------------

Lost, Stolen or Destroyed Cashier's Check	\$26.00 each
---	--------------

Money Order	\$3.00 each
-------------	-------------

Loan Payments by Phone (Credit/Debit Card, ACH)	\$10.00 each
---	--------------

Deposits by Phone (ACH)	\$10.00 each
-------------------------	--------------

Deposit of Rolled Coin (10 rolls free)	\$0.05/roll
--	-------------

Non-member Cashing Checks Drawn on Arrowhead Account	\$5.00/check
--	--------------

Collection Items (Incoming or Outgoing)	\$15.00 each
---	--------------

(Plus fee charged by third party)

Account History Print Out	\$3.00/month
---------------------------	--------------

Photocopy of Statement	\$5.00 each
------------------------	-------------

Verification of Deposit	\$5.00 each
-------------------------	-------------

Account Information Letter	\$5.00 each
----------------------------	-------------

Immigration Letter	\$25.00 each
--------------------	--------------

Unclaimed Property Notification	\$2.00 each
---------------------------------	-------------

Response to Subpoenas	\$20.00/Hr.
-----------------------	-------------

(Additional 0.10 per copy, plus fees charged by third party)	(\$20.00 min)
--	---------------

Levies: IRS, State, Marshall, etc.	\$30.00 each
------------------------------------	--------------

Research/Account Reconciliation	\$25.00/Hr.
---------------------------------	-------------

(Plus any third party vendor fees)	(\$25.00 min)
------------------------------------	---------------

FAX Services	\$3.00/1 st page
--------------	-----------------------------

Additional Fax Pages	\$1.00 each
----------------------	-------------

Photocopy Services	\$0.50/page
--------------------	-------------

Notary Fee	\$10.00/signature
------------	-------------------

SAFE DEPOSIT BOXES

Available at Highland and Sierra Way Branches only

The box sizes are available at the following annual rate:

3 in x 5 in	\$45.00/year
-------------	--------------

5 in x 5 in	\$60.00/year
-------------	--------------

3 in x 10 in	\$80.00/year
--------------	--------------

5 in x 10 in	\$100.00/year
--------------	---------------

10 in x 10 in	\$125.00/year
---------------	---------------

Key Deposit (Includes 2 keys)	\$20.00
-------------------------------	---------

Duplicate Key	\$20.00 each
---------------	--------------

Drill Lock Charge (Lost keys, Non-payment)	\$225.00
--	----------

The annual renewal fee will be automatically charged to the Savings or Checking Account of your choice each January.

Fees are subject to change, at any time, without notice unless required by regulation. For current fees call:

1-800-743-7228

www.arrowheadcu.org

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government - National Credit Union Administration (NCUA), a U.S. Government Agency.