

## RATE AND FEE SCHEDULE

This Rate and Fee Schedule of all Accounts sets forth certain conditions, rates, fees and charges applicable to your share, share draft and money market accounts at Clearpath Federal Credit Union as of January 1, 2015. This schedule is incorporated as part of your account agreement with Clearpath Federal Credit Union.

### General Service Fees

Account Maintenance Fee	
after 12 months of inactivity	\$5.00 per quarter
Account Service Fee (Waived for minors, members with either \$100 combined average daily balances or an active checking account, direct deposit or eStatements)	\$5.00 per month
Bill Payer Fee (Third party payments)	\$5.00 each
Branch Usage fee (Cash Access account holders only)	\$2.00 per
Cashier's Checks	\$5.00 each
Check Cashing Fee <\$100	\$5.00 per check
Check Cashing Fee >\$100	\$10.00 per check
Early Membership Closure Fee <180 Days	\$10.00
Excessive Calls to FSRs (4 free per month)	\$2.00 each
Invalid Address Fee	\$5.00 per month
IRA Closure Fee (if under 59 1/2)	\$25.00 per account
Legal Process Fee	\$50.00 per process
Lienholder Letter	\$10.00 each
Money Orders	\$3.00 each
Notary Fee (waived for internal documents)	\$10.00 per signature
Outgoing Collections	\$20.00 per document
Pay-By-Phone Fee	\$10.00/transaction
Research/Reconciliation (Member Request)	\$25.00/hour
Return items (First 5 per year)	\$29.00
Return items (From 6-10 per year)	\$34.00
Return items (Over 10 per year)	\$39.00
Returned Deposit/Payment	\$29.00 each
Shared Branch Network Usage	Free
Statement Copy/Transaction History (Using a representative)	\$5.00 per document
Stop Payment Order	\$29.00 per item
Verification of Deposit (any)	\$5.00
Wire Transfer - Outgoing Domestic	\$25.00 each
Wire Transfer - Outgoing International	\$30.00 each

### Visa Credit Cards

Annual Fee (non-Checking Visa)	None
Annual Fee (Checking Visa)	\$50.00
Balance Transfer	2.00% of transfer amount
Cash Advance	2.00% of advance amount
Late Charge (> 5 days)	up to \$29.00
Overlimit Fee	No Charge
Returned Items	\$29.00

## CONTACT INFORMATION

### Main Office

340 Arden Avenue · Glendale, CA 91203  
(818) 937-5300 · (800) 433-7328

### Operating Hours

M-F 9:00 am – 5:00 pm  
Saturdays 10:00 am – 2:00 pm

### Moreno Valley Branch

12625 Frederick St. · Moreno Valley, CA 92553  
(800) 433-7328 ext 5400

### Operating Hours

M-F 10:00 am – 6:00 pm  
Saturdays 10:00 am - 2:00 pm

### Phone Center

(818) 937-5300 (800) 433-7328

### Operating Hours

Mon - Fri 9:00 am – 6:00 pm  
Saturday 10:00 am - 2:00 pm

### Phone Teller

(800) 834-7774

### General Fax

(818) 937-5329

Website Address [www.clearpathfcu.org](http://www.clearpathfcu.org)

Email Address [service@clearpathfcu.org](mailto:service@clearpathfcu.org)

*This email address is protected from spam.*

### Routing/Transit 322078998

### Share Branch Locator

(888) 287-9475

[co-opsharedbranch.org](http://co-opsharedbranch.org)

### ATM Network Locator

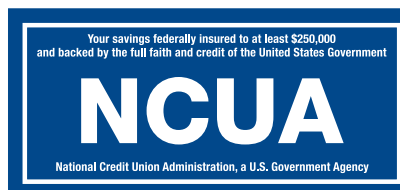
(888) 748-3266

[co-opatm.org](http://co-opatm.org)

### Mobile Banking

Download our mobile app for iPhone and Android  
at the App Store or Play Store

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SI 01/15



## Consumer Savings Account Overview and Additional Services

[clearpathfcu.org](http://clearpathfcu.org)  
**(800) 433-7328**

Effective 01/2015



# SAVINGS PRODUCT SUMMARY CHART

This brochure provides an overview of the terms and service charges for Clearpath accounts and services. Please see the Account Agreement & Truth in Savings disclosure for complete details.

	Minimum Opening Deposit	Minimum Balance Required for Dividend	Accrual & Payment of Dividends	Frequency of Rate Changes	Transaction Limitations & Penalties	Balanced Required to Waive Monthly Service Charge	Monthly Service Charge	Other Features
<b>Member Share Savings</b>	\$1	\$0	Monthly	Monthly	6 pre-authorized and/or automatic transfers & withdrawals per month in accordance with Federal regulations. Membership Account: balance below \$1 may result in loss of membership.	Waived for minors, members with either \$100 combined average daily balances or an active checking account, direct deposit or eStatements.	\$5	Fees may apply on certain ATM withdrawals and deposits.
<b>Dream Savings</b>	\$0	up to \$1,000	Monthly	Monthly	May not be used to cover overdrafts. Limited to two withdrawals per month without incurring a fee. Dividend available on first \$1,000 only.	N/A	None	Build your way to a Savings Certificate.
<b>Dream Club Certificate</b>	\$0	\$0	At Maturity	Monthly	Maturity of one year or less. One withdrawal allowed per year prior to maturity. A \$25 withdrawal fee will apply for any additional withdrawals and accrued dividends may be forfeited.	N/A	None	At maturity the balance transfers to member account. Automatically renews with direct deposit.
<b>Free Checking</b>	\$0	\$2,000	Monthly	Monthly	None	N/A	None	POS with ATM access. Overdraft protection options available.
<b>eChecking</b>	\$0	\$50,000 \$25,000 \$0	Monthly	Monthly	Electronic transactions only. No check writing and no branch access without incurring a fee in branch.	N/A	None	Earn higher dividends by conducting transactions electronically. Overdraft protection options available.
<b>Opportunity Checking</b>	\$0	N/A	N/A	N/A	Some members may not initially be eligible for certain privileges. Lower transaction limits will apply.	N/A	\$12	Available as a "second chance" option for checking access.
<b>Cash Access Account</b>	\$0	\$0	N/A	N/A	Electronic transactions only. In-Branch transactions will incur a fee.	N/A	\$10.00	A reloadable, prepaid Visa Debit card alternative to checking.
<b>MyPath (Youth) Account †</b>	N/A	N/A	N/A	N/A	Specifically for members aged 13-22. Package of optional financial services based on member's need.	N/A	N/A	See separate brochure for details
<b>Money Market</b>	\$0	\$2,500						
<b>Gold</b>	\$50,000	\$50,000	Monthly	Monthly	6 pre-authorized and/or automatic transfers and/or withdrawals per month in accordance with Federal regulations.	N/A	None	Earn higher dividends. Overdraft protection options are also available.
<b>Platinum</b>	\$100,000	\$100,000						
<b>Clearly Better Certificate</b>	\$50,000 \$10,000 \$500	\$50,000 \$10,000 \$500	Monthly & at Maturity	Fixed rate: Rate for new certificates may change as often as weekly	Early withdrawals incur a penalty of \$10 or more. Limited deposits allowed.	N/A	None	Choose your term from 3-60 months. Bump rate option available with 12 months or more.
<b>Traditional Market IRA</b>	\$100	\$100	Monthly	Monthly	No Penalty for early withdrawal; however, IRS deposit limitations and penalties may apply.	N/A	None	Has no fixed term.
<b>Traditional IRA or Roth IRA Clearly Better Certificate</b>	\$500	\$500	Monthly & at Maturity	Fixed rate: Rate for new certificates may change as often as weekly	Withdrawals of principal prior to maturity incur a penalty of \$10 or more. IRS deposit limitations and penalties may apply.	N/A	None	Choose your term from 12-60 months. Bump rate option available.
<b>Education Savings Money Market (Coverdell) ††</b>	\$0	\$0	Monthly	Monthly	IRS deposit limitations and penalties may apply.	N/A	None	Account intended to save for minor's college expenses. Has no fixed term.
<b>Health Savings Checking</b>	\$0	\$0	Monthly	Monthly	IRS deposit limitations and penalties may apply.	N/A	None	ATM, Debit, and POS access.

† Account may be converted to standard checking product at age 18 or must be converted by age 23.

†† Account must be converted to alternative product by the time minor reaches age 30.

# RATE AND FEE SCHEDULE (CONTINUED)

## Share Accounts

Dream Club Certificate Early Withdrawal (One free annually) \$25.00 each  
 Excessive Withdrawals - Member Share (6 free per month) . . . \$5.00 each  
 Excessive Withdrawals - Money Market (6 free per month) . . . \$5.00 each  
 Excessive Withdrawals - Dream Savings (2 free per month) . . . \$5.00 each

## Share Draft Checking

Check Orders . . . . . See printer's schedule of fees  
 Copies of Paid Draft (Online Banking) . . . . . Free  
 Copies of Paid Drafts (Using a representative) . . . . . \$5.00 each  
 Courtesy Payment Overdraft Item . . . . . \$29.00 per transaction  
 Daily Negative Balance Fee (From the 8th - 20th day) . . . . . \$5.00  
 eChecking Manual Check and/or Branch Usage Fee . . . . . \$5.00 each  
 Opportunity Checking Monthly Service Charge . . . . . \$12.00 per month  
 Overdraft Transfer Fee (transfer from another share) . . . . . \$7.00  
 Temporary Checks (First order free) . . . . . \$5.00 per request

## Cash Access Accounts

Monthly Service Charge . . . . . \$10.00  
 Branch Usage Fee . . . . . \$2.00  
 Check Processing Fee . . . . . \$20.00  
 Paper Statement Fee . . . . . \$2.00  
 Card/PIN Replacement . . . . . \$10.00  
 Foreign ATM Withdrawal Fee (after 6th withdrawal) . . . . . \$1.50

## Debit/ATM Card

ATM Card Annual Fee (if eligible for debit card) . . . . . \$25  
 ATM Deposit - Empty Envelope . . . . . \$50.00 per envelope  
 Card and PIN Replacements (2 free per year) . . . . . \$10.00  
 Foreign ATM Withdrawal Fee (after 6th withdrawal) . . . . . \$1.50 each  
 Non-Co-Op Member ATM Surcharge . . . . . \$3.00 per withdrawal

## Consumer Loans

P.A.L. Application Fee . . . . . \$25.00  
 Payday Express Application Fee . . . . . \$25.00  
 CPI (Insurance add-on) . . . . . \$35.00  
 DMV Processing Fee (CA/Out of State) . . . . . \$75.00/\$100.00  
 Late Charges (>8 days) . . . . . 5% of payment (\$15.00 minimum)  
 Loan Modification Fee (Non workout) . . . . . \$100.00  
 Re-application Fee (Within 3 months of denial) . . . . . \$50.00 per application  
 Skip a Payment Fee . . . . . \$35.00 per scheduled skip

## Other documentation:

See the Deposit Rate Disclosure for current projected dividend rates and Annual Percentage Yields (APY).