

Patelco Fee Waivers	
The following Patelco Fees will be waived July - August, unless otherwise noted. There are no actions you need to take; we will automatically process fee waivers. If you notice a fee that was not reversed, please call our security incident hotline and we'll look into it.	
Fee Type	Amount
Checking	
Interest Checking Account (with less than \$500 Average Daily Balance)	\$5.00 per month
Premier Interest Checking Account (with less than \$5,000 Average Daily Balance)	\$10.00 per month
Plus Checking Account	\$6.95 per month
ATMs	
ATM Charge on Non-Patelco ATMs -outside CO-OP network	\$1.75 per transaction
ATM Deposit Adjustment Fee	\$5.00
Stop Payments	
Checks / ACH Payments	\$15.00
Lost / Stolen Official Check Processing Fee	\$15.00
Non-Sufficient Funds (NSF) Charges per Presentment	
Paid NSF Fee	\$28.00
UCF (Uncollected Funds) Fee	\$28.00
Negative Balance Fee	\$28.00
Debit Cards	
Debit Card Paid NSF Fee (opt-in required)	\$28.00
Foreign Debit Card Transactions	1% of transaction
HSA/IRA	
Health Savings Account Service Fee \$2.00 per month	\$2.00/month (first year free)
HSA / IRA Adjustment Fee	\$20.00
IRA Outgoing Transfer Fee	\$20.00 per IRA
HSA Debit Card Replacement Fee	\$10.00
HSA Outgoing Transfer Fee	\$20.00
General Fees and Charges	
Account Reconciliation Research	\$25.00 per hour
Official Checks to Third Party	\$5.00
Mailed Receipts	\$2.00
Money Orders	\$3.00 each
Notary Fee (non-Patelco documents)	\$10.00 per signature
Pay Bill by Phone	\$10.00
Returned Loan Payment	\$20.00
Statement Copies (after first 5)	\$1 each
Loans	
Loan Payment Late Charge	\$5.00 or 3% of payment due
Payment Skips / Deferral Fee	\$25.00
Wire Transfers	
USA - Domestic Outgoing	\$20.00
USA - Domestic Incoming	\$10.00
International - Incoming	\$15.00
Credit Cards	
Credit Card Payment Late Charge	up to \$15.00
Cash Advance Fees	the greater of \$2.50 or 2.0% per cash advance (maximum fee \$75.00)
Lost Card Replacement (after 2 per year)	\$10.00
BUSINESS BANKING	
Savings	
Excessive Transactions on Business Savings (after 25 per month)	\$0.25 per transaction
Cash and Currency Fee on Business Savings per \$100 deposited or purchased after \$5,000 per month	\$0.50 per transaction
Checking	
Business Checking Account with less than \$1,000 Average Daily Balance	\$10.00 per month
Excessive Transactions on Business Checking Account (after 100 per month)	\$0.25 per transaction
Business Checking Account - Cash and Currency Fee per \$100 deposited or purchased after \$5,000 per month	\$0.50 per transaction
Business Interest Checking Account with less than \$5,000 Average Daily Balance	\$20.00 per month
Excessive Transactions on Business Interest Checking (after 500 per month)	\$0.25 per transaction
Business Interesting Checking - Cash and Currency Fee per \$100 deposited or purchased after \$10,000 per month	\$0.50 per transaction
Check Orders	1 free check order through 7/31
ATMs	
ATM Charge on Non-Patelco ATMs	\$1.75 per transaction
ATM Deposit Adjustment Fee	\$5.00
Stop Payments	
Checks / ACH Payments	\$15.00
Lost / Stolen Official Check Processing Fee	\$15.00
Credit Cards	
Credit Card Payment Late Charge	Up to \$24.00
Cash Advance Fees	The greater of \$10.00 or 3.0% of the cash advance amount
Lost Card Replacement (after 2 per year)	\$10.00
Non-Sufficient Funds Charges per Presentment	
UCF (Uncollected Funds) Fee	\$28.00
General Fees and Charges	
Account Reconciliation Research	\$25.00 per hour
Official Checks to Third Party \$5.00	\$5.00
Mailed Receipts	\$2.00
Money Orders	\$3.00 each
Pay Bill by Phone	\$10.00
Returned Loan Payment	\$20.00
Statement Copies (after first 5)	\$3 each
Loans	
Overdraft Protection Late Charge Up to \$24.00	Up to \$24.00
Overdraft Protection Flat Usage Fee	\$15 per transfer
Wire Transfers	
USA - Domestic Outgoing	\$20.00
USA - Domestic Incoming	\$10.00
International - Incoming	\$15.00