

## 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 July 1, 2011. 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
American Express Gift Check	\$2.50 each
American Express Traveler's	
Cheques for one	1.00% of purchase amount
American Express Traveler's	
Cheques for two	1.50% of purchase amount
Bill Payer Fee (Third party payments)	\$5.00 each
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 ½)	\$25.00 per account
Legal Process Fee	\$35.00 per process
Lienholder Letter	\$10.00 each
Money Orders	\$3.00 each
Monthly Service Fee (Waived for minors, members with either \$100 combined average daily balances or an active checking account, direct deposit or eStatements)	\$4.00 per month
Notary Fee (waived for internal documents)	\$10.00 per signature
Online Banking Account Access	Free
Online Banking Bill Payment Service	Free
Outgoing Collections	\$20.00 per document
Pay-By-Phone Fee	\$10.00/transaction
Phone Teller Account Access	Free
Research/Reconciliation (Member Request)	\$25.00/hour
Returned Deposit/Payment	\$27.00 each
Shared Branch Network Usage	Free
Statement Copy/Transaction History	
(Using a representative)	\$5.00 per document
Stop Payment Order	\$27.00 per item
Verification of Deposit for Mortgage Loan	\$10.00
Visa Gift Cards	\$3.00 per card
Wire Transfer - Outgoing Domestic	\$25.00 each
Wire Transfer - Outgoing International	\$30.00 each

### Share Accounts

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

## CONTACT INFORMATION

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

Operating Hours  
M-Tu-W-F 8:00 am – 6:00 pm · Thursdays 10:00 am – 6:00 pm  
Saturdays 9:00 am – 1:00 pm

Fontana Branch  
14574 Baseline Ave. · Fontana, CA 92336  
(800) 433-7328 ext 5500

Operating Hours  
M-Tu-W-F 9:00 am – 7:00 pm  
Thursdays 10:00 am – 7:00 pm  
Saturdays 9:00 am – 2:00 pm

Compton Branch  
1100 W Artesia Blvd · Compton, CA 90220  
(800) 433-7328 ext. 5333

Operating Hours  
M-W-F 7:30 am – 4:30 pm

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

Operating Hours  
M-Tu-W-F 9:00 am – 6:00 pm  
Thursdays 10:00 am – 6:00 pm  
Saturdays 9:00 am – 1:00 pm

Phone Teller  
(800) 834-7774

General Fax  
(818) 937-5329

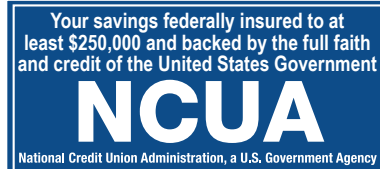
Loan Dept. Fax  
(818) 937-5358

Website Address [www.clearpathfcu.org](http://www.clearpathfcu.org)  
E-mail Address [service@clearpathfcu.org](mailto:service@clearpathfcu.org)  
This e-mail address is being protected from spam.

Routing/Transit 322078998

Share Branch Locator (888) 287-9475  
[www.cuswirl.com](http://www.cuswirl.com)

ATM Network Locator (888) 748-3266  
[www.co-opnetwork.org](http://www.co-opnetwork.org)



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## Savings Account Overview and Additional Services

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

Updated 1/2012



## 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.	\$100 total account daily average balance. No charge for minors. No charge for members with active checking.	\$4	Fees may apply on certain ATM withdrawals and deposits.
<b>Dream Savings</b>	\$0	<\$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>Club Certificate</b>	\$0	\$0	At Maturity	Monthly	Maturity of one year or less. A \$25 withdrawal fee will apply for any early withdrawal(s) and accrued dividends will 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
<b>Money Market</b>	\$0	\$2,500	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>Gold</b>	\$50,000	\$50,000						
<b>Platinum</b>	\$100,000	\$100,000						
<b>eCertificate</b>	\$100	\$100	Monthly & at Maturity	Fixed rate: Rate for new certificates may change as often as weekly	Early withdrawals incur a penalty of \$10 or more. Unlimited number of electronic deposits of \$10 or greater allowed.	N/A	None	Choose your term from 3-11 months.
<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 penalties may apply. Deposits allowed.	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 penalties may apply. No deposits allowed.	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 penalties may apply. Deposits allowed.	N/A	None	Has no fixed term.
<b>Health Savings Clearly Better Certificate</b>	\$500	\$500	Monthly & at Maturity	Fixed rate: Rate for new certificates may change as often as weekly	Principal withdrawals prior to maturity incur a penalty of \$10 or more. IRS penalties may apply.	N/A	None	Choose your term from 12-60 months. Bump rate option available.
<b>Health Savings Money Market</b>	\$0	\$0	Monthly	Monthly	IRS penalties may apply. Deposits allowed.	N/A	None	Has no fixed term.

## RATE AND FEE SCHEDULE (CONTINUED)

### Debit/ATM Card

ATM Card Annual Fee (if eligible for debit)	\$50
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)	\$1.00 each
Non-Co-Op Member ATM Surcharge	\$2.00 per withdrawal

### 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	\$27.00 per transaction
Daily Negative Balance Fee (From the 8th - 20th day)	\$5.00
eChecking Manual Check and/or Branch Usage Fee	\$10.00 each
Opportunity Checking Monthly Service Charge	\$12.00 per month
Overdraft Transfer Fee (Min. transfer \$100.00 or available balance, whichever is less)	\$5.00
Return items (First 5 per year)	\$27.00
Return items (From 6-10 per year)	\$32.00
Return items (Over 10 per year)	\$37.00
Temporary Checks (First order free)	\$5.00 per request

### Consumer Loans

CPI (Insurance add-on)	\$35.00
DMV Processing Fee (CA/Out of State)	\$50.00/\$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)	\$20.00 per application
Skip a Payment Fee	\$25.00 per scheduled skip

### Visa Credit Cards

Annual Fee	None
Balance Transfer	2.00% of transfer amount
Cash Advance	2.00% of advance amount
Late Charge (> 5 days)	up to \$25.00
Overlimit Fee	No Charge
Returned Items	\$27.00

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

Please see Schedule A – New Loan Rates for the current Daily Periodic and Annual Percentage Rate for Consumer Loans, as well as loan limits and restrictions.