

**The following associations qualify for membership:**

ALADS, PPOA, LASPA, HAPCOA, LADAIA, & FOP

**Membership eligibility includes:**

- Employees of L.A. County Sheriff's Department
- Employees of L.A. County Probation Department
- Retired Pensioners of L.A. County Sheriff's Department
- Retired Pensioners of L.A. County Probation Department
- POPA FCU Immediate Family Members
- POPA FCU Household members

# Schedule of Fees and Charges

Effective July 1, 2024

|   |                                    |
|---|------------------------------------|
| Monthly Savings/Checking.....   | FREE                               |
| Primary Savings Below Minimum Balance.....                                    | FREE                               |
| Basic Checking Below Minimum Balance.....                                     | FREE                               |
| Second Chance Checking Monthly Maintenance.....                               | \$5.00                             |
| Credit Union Checks, (per item)   |                                    |
| Teller Checks /Cashier Checks.....  | \$3.00/1 Free per visit*           |
| 24/7 Telephone Account Access.....  | FREE                               |
| ATM Surcharge Fee**.....  | FREE                               |
| ATM/VISA/Mastermoney Debit Card Replacement.....                              | \$10.00/1 Free per year*           |
| VISA Returned Payment Fee (per item).....                                     | \$20.00                            |
| Consumer Loan Returned Payment Fee (per item).....                            | \$15.00                            |
| NSF-Fee (per presentment).....  | \$25.00                            |
| Courtesy Pay Fee (For transactions \$25 and over).....                        | \$25.00                            |
| Stop Payment on Check/Draft/ACH &<br>ACH Revocation Requests, (per item)..... | \$15.00                            |
| Overdraft Protection.....   | FREE                               |
| Online Banking.....   | FREE                               |
| Online Billpay.....   | FREE                               |
| Check by Phone Fee (per item).....  | \$10.00                            |
| Web Payment Portal Fee (per item).....  | \$7.00                             |
| Gift Card (per item).....   | \$2.00/1 Free per month*           |
| Gift Card Replacement (Closed, Lost or Stolen).....                           | \$10.00                            |
| Gift Card Monthly Inactivity Fee (after 12 mo. non-use).....                  | \$5.00                             |
| Statement Copy Fee (per statement).....                                       | \$3.00                             |
| Research/Reconciliation (Min. 1 hour).....                                    | \$25.00                            |
| Domestic Wire Transfer.....   | \$30.00                            |
| International Wire Transfer.....  | \$45.00                            |
| Wire Tracers, Amendment, and Recall Fee (Domestic & International).....       | \$45.00                            |
| Online Bill Pay Stop Payment.....   | \$15.00                            |
| Online Bill Pay Returned Items.....   | \$5.00                             |
| Returned Deposit Fee(Check, ATM, Mobile, etc.).....                           | \$15.00                            |
| Special Handling (i.e. ATM adjustment, etc.).....                             | \$5.00                             |
| Check copies, (per item)  |                                    |
| (2 free check copies for each monthly statement).....                         | \$2.00                             |
| Verification of Deposit.....  | FREE                               |
| Express Mail Delivery - Domestic.....   | \$35.00                            |
| Home Equity Line of Credit - Annual Fee.....                                  | \$0.00                             |
| Subordination Fee.....  | \$100.00                           |
| Reconveyance Fee.....   | \$220.00                           |
| CARFAX Report.....  | \$20.00                            |
| ATM Empty Envelope.....   | \$25.00                            |
| Notary Service.....   | \$7.00 per sig./1 free per month * |
| Coin Machine Processing .....   | 5.00% if over \$250                |
| Legal Process (levy, garnishment, subpoena, etc.).....                        | \$25.00                            |
| MasterCard Cross-Border Fee.....  | 0.90%                              |
| Demand for Real Estate Pay Off.....   | \$30.00                            |
| Inactive Account Fee (after 18 months of inactivity)                          |                                    |
| Excludes Youth Accounts, IRAs, and Share Certificates.....                    | \$5.00/per quarter                 |
| Escheatment Notice Fee.....   | \$2.00                             |

\*Waived for members with Relationship Benefits: A loan, or Direct Deposit over \$250 and eStatements.

\*\*Surcharge-free transactions are available for debit and ATM card holders of participating credit unions. POPA FCU is part of the CO-OP ATM network. This fee will be added to the total amount of the transaction and is not a source of income for POPA FCU.

Real Estate Loan Fees may be passed on as disclosed and estimated.

POPA Federal Credit Union reserves the right to amend these fees. Please contact the Credit Union for current fee information.