



**CAL-COM
FEDERAL CREDIT UNION**

EFFECTIVE OCTOBER , 2022

Share Account Fees

Vacation Club Withdrawal (Per withdrawal if prior to maturity date).....	\$10.00
Excessive withdrawals from Share Savings or Money Market resulting in Reg D Violations - see account brochure - per account - per month	\$25.00
Below Minimum Balance All Accounts (see account brochure) - per month.....	\$1.00

Share Draft (Checking) Account Fees

The categories of transactions for which any overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft Protection Transfer (from another account per transfer).....	\$3.00
Overdraft - each draft paid	\$32.00
Nonsufficient funds item - each presentment	\$32.00
Nonsufficient funds preauthorized withdrawal - each presentment	\$32.00
Stop Payment / Revocation order - each	\$32.00
Copy of Check - each.....	\$5.00
Check Printing - Fee depends on style / quantity of checks	

Other Service Fees (applicable to all accounts)

Deposited Item Return Fee.....	\$3.00
Collection Item	\$5.00
Domestic Wire Transfer - outgoing.....	\$15.00
Foreign Wire Transfer - outgoing	\$45.00
Western Union Domestic - outgoing.....	\$15.00
Dormant Account Fee (per month after one year of no activity excluding accounts with Loans, Term Share Accounts & IRAs & Other Active Accounts	\$5.00
Return Mail Fee - per account monthly until corrected address received in writing.....	\$2.00

Replacement of Lost or Damaged ATM or Debit Card - each occurrence	\$5.00
Check Cashing Fee for non-members & accounts without direct deposit, balances less than \$100 and/or loan balances less than \$1,000	1% of Check Amount
Credit Union Issued Check - each	\$3.00
Money order - each.....	\$3.00
Account Activity Printout - each	\$2.00
Account Research - per hour.....	\$20.00
Account balancing assistance - per hour.....	\$20.00
Account closed within 90 days of opening	\$10.00
Photocopies - per page.....	\$0.25
Statement copies - per page.....	\$2.00
Fax (incoming or outgoing) - per page.....	\$1.00
Electronic payment by phone or credit / debit card - each	\$10.00

LOCATIONS

PORT LAVACA OFFICE

1401 N. Virginia
P O Box 1005
Port Lavaca, TX 77979

Office 361-552-7476
Fax 361-552-6663

**VICTORIA
NAVARRO BRANCH**

3802 N. Navarro
Victoria, TX 77901

Office 361-572-3369
Fax 361-572-8976

**VICTORIA
JOHN STOCKBAUER BRANCH**

2807 John Stockbauer
Victoria, TX 77901

Office 361-579-9929
Fax 361-579-9958

**FEE SCHEDULE AS IT RELATES TO
MINIMUM BALANCES AND ACTIVITY**

Share Draft (Checking) Account with Dividends

This account requires you maintain a minimum daily balance of \$1,000 to avoid a fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a fee of \$6.00

Money Market Share Draft (Checking) Account

This account requires you maintain a minimum daily balance of \$2,500 to avoid a fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a fee of \$10.00

A service charge fee of \$10.00 will be charged for each debit transaction in excess of six during a month and no more than three of the six may be check/draft.

Regular Share (Savings) Account

If, during any month, your account balance falls below the required minimum daily balance (\$5.00), your account will be subject to a service charge of \$1.00 per month.

An excess withdrawal fee of \$1.00 will be charged for each debit transaction (withdrawal, draft paid, automatic transfer or payment out of this account) in excess of three during a month.

Commercial Share Draft (Checking) Account

You must maintain a minimum daily balance of \$20,000 in your account to avoid a service charge fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$10.00.

Christmas Club Account

Withdrawals made between November 15 and December 31 of each year are not subject to a fee. Withdrawals made at other times during the year are subject to a \$10.00 fee per withdrawal.