



P.O. Box 492395  
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MembersOnline.org

# California Privacy Notice and Fee Schedule

Effective June 1, 2017

## California Privacy Notice

### Privacy Statement

Members 1st Credit Union is owned by its members and run by a board of directors elected by the members. You can be confident that your financial privacy is a top priority of the credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us, or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to third parties the information we provide to them.

### Information We Collect and Disclose About You

We collect and may disclose nonpublic personal information about you from the following resources:

- Information we receive from you on forms such as membership and loan applications;
- Information about your transactions with the credit union or others;
- Information we receive from a consumer-reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with the credit union, we will not share information we have or have collected about you, except as permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information. If you request NOT to receive periodic mailings from affiliated companies (excluding Members 1st Credit Union), please notify the credit union in writing at P.O. BOX 492395, Redding, CA 96049. Please include any accounts that you wish to be removed from such mailings.

## Fee Schedule

### Membership Fees

Business New Account Fee	\$25.00
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### Share (Savings) Account Fees

Bad Address Fee (quarterly fee)	\$5.00
Dormant Account Fee	\$2.00 per year
Early Account Closing Fee (within six months)	\$10.00
Inactive Account Fee (share suffix only, under \$500, inactive 12 mos.)	\$5.00 per month
IRA Share Account Min. Balance Fee (balance <\$1,000)	\$1.00 per month
Readmittance Fee (re-open within 90 days of closure)	\$10.00
REG. D Transfer Fee (after six transfers in current month)	\$5.00 per day

### Share Draft (Checking) Fees

Bill Pay Expedited Service	\$15 (charged by bill pay)
Business Account Min. Balance Fee (minimum req. \$2,500)	\$5.00 per month
Courtesy Pay Fee	\$26.00 per item
Draft Plus Account Min. Balance Fee (minimum req. \$1,000)	\$5.00 per month
NSF Fee	\$26.00 per item
Photocopy of Draft (two free per mo.)	\$5.00 per item
Share Draft Printing Fees	Price varies
Stop Payment Fee	\$26.00 per item
Temporary Check Fee (four checks per sheet)	\$1.00 per sheet

### Electronic Funds Transfers (Cards)

Gift Card Issue Fee	\$3.99
Reissue of ATM/Visa/Debit/Credit/Gift Card	\$5.00
Special Handling Card Services	\$35.00

### Miscellaneous Fees

Account Reconciliation Fee	\$35.00 per hour
Account Research Fee	\$35.00 per hour
Cashier's Check	\$5.00
Check Cashing Fee	
> Over 18, No Share Draft, < \$100 in Shares, No Loan	\$5.00 per check
Copy of Deposited Item	\$5.00 per item
Deposited Item Return Fee	\$26.00 per item
FedEx Fee	\$35.00
Legal Process Fee	\$50.00
Money Order	\$5.00
Photo Copy of Charge Receipt	\$5.00
Statement Copy Fee	\$5.00
Stop Payment on Credit Union Item	
> Payable to Member	\$26.00 per item
> Payable to Third Party	\$26.00 per item
Wire Transfer - Domestic (incoming)	\$10.00
Wire Transfer - Domestic (outgoing)	\$35.00
Safe Deposit Box Drilling Fee	Price varies

### Other Services

Medallion Stamp Fee	\$10.00 per signature
Notary Fee	\$15.00 per signature