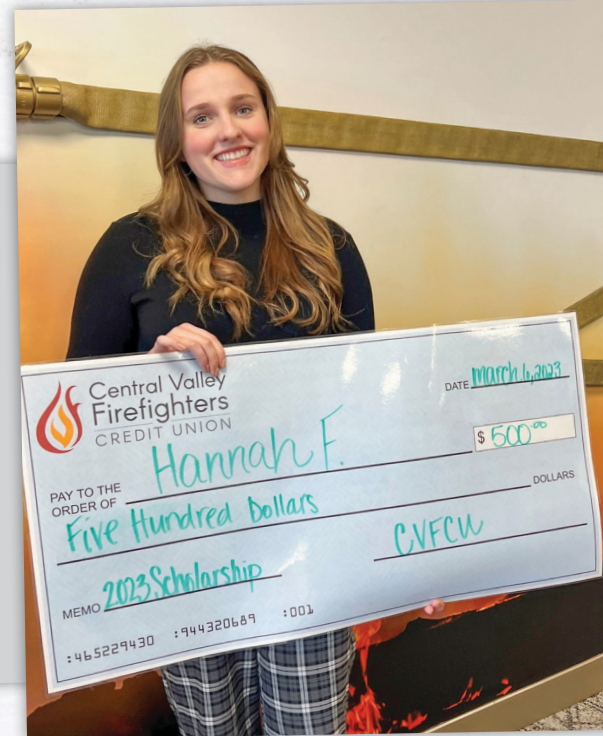


ANNUAL MEETING *IN REVIEW*

Our Annual Meeting of the Membership was held in a hybrid format for the first time this year – in-person and virtually! We had a great turnout. The Board of Directors and Supervisory Committee presented our accomplishments from 2022 to the membership along with our focus on growth for 2023. With the support of great members, CVFCU looks forward to continuing to be your **financial first response team!**

CONGRATS HANNAH!

The \$500 Scholarship Winner is Hannah F. She is graduating from Clovis North High School this year and will be studying Nursing at California State University, Fresno. Her dad is Larry F., a Battalion Chief with Fresno Fire Department.



SHARE CERTIFICATES

EARN **2.48%** APY* FOR 12 MONTHS

*APY = Annual Percentage Yield. 2.48% APY is calculated upon a 2.45% interest rate. 2.48% APY is valid on the special 12-month Share Certificate for deposits to Central Valley Firefighters Credit Union. Fees or other conditions may reduce the earnings on your account. Minimum deposit is \$1,000. A penalty may be imposed for early withdrawal. This is a limited time offer and may be canceled at any time. Other terms and conditions may apply.

FEE SCHEDULE

FEE DESCRIPTION	FEE
Account Closure (Within 90 Days)	\$10.00
Account History Printout	\$1.00
Account Reconciliation Per Hour (30-Minute Minimum)	\$20.00
ATM Surcharge	\$1.00
Backup Withholding Setup	\$10.00
Cashier's Check	\$2.00 or Free if Made Payable to Member
Cashier's Check Copy	\$3.00
Cashier's Check Stop Payment	\$25.00
Cashier's Check to Replace an "On Us" Check	\$5.00
Check Cashing Non-Member	\$5.00 up to \$1,000.00 \$10.00 for \$1,000.00 and Over
Collection Incoming Item	\$15.00
Collection Outgoing Domestic	\$15.00
Collection Outgoing Foreign	\$20.00
DBA Account Set Up Fee	\$25.00
Dormant Account Fee 12-36 Months Waived for Under 18, and Accounts Over \$1000	\$5.00/Quarter
Escheat Notice Fee (Per Notice)	\$2.00
Incorrect Address	\$5.00/Quarter
Levy/Garnishment Fee	\$30.00
Notary (1 st Signature for Members Free, Unless Outside Loan Docs)	\$15.00
Re-admittance Fee	\$20.00
Receipt Mailed/cc Mailed	\$2.00
Returned Deposit	\$25.00
Skip Payment Fee	\$25.00
Statement Copy (Per Statement)	\$3.00
Statement Copy Special Microfilm/Microfiche	\$5.00
Verification of Deposit: Account Verification Letter	\$10.00
Wire: Incoming Domestic	\$10.00
Wire: Outgoing Domestic	\$25.00
Wire: Incoming International	\$20.00
Wire: Outgoing International	\$45.00

IRA

FEE DESCRIPTION	FEE
IRA Annual Maintenance	\$20.00
IRA Closure/Transfer	\$20.00

¹APR = Annual Percentage Rate. Up to 100% financing. ²APY=Annual Percentage Yield. On approved credit, rates and terms vary on credit qualifications—call for qualifications. ³Not valid on refinance of existing CVFCU loans. New Money Only. Rates, terms, and conditions are subject to change. Other rates and terms are available. All loans are subject to credit approval. Your overall creditworthiness may determine the interest rate available to you. Fees and charges may apply. Federally insured by NCUA.

Effective: 06/01/2023

CHECKING ACCOUNT

FEE DESCRIPTION	FEE
First Box of Checks	Actual Cost
ATM Empty Envelope Fee	\$30.00
ATM Keying Error	\$10.00
Bill Pay	FREE/\$6.00 per month after non-use. Expedited Item: Electronic = \$9.95 Check = \$14.95
Check Copy	First Two Free \$2.00/Additional Copy
Copy of Deposited Item	\$3.00
Debit Card Replacement	1 st Time: \$5.00 2 nd Time: \$10.00 3 rd \$15.00 in Rolling 12-Month Period
Debit Card Replacement Rush	\$55.00
Non-Sufficient Funds (NSF)	\$27.00 (\$81.00 Maximum/Day)
Overdraft Fee	\$1.00
Reinstate Closed Checking (CU or Member Closed)	\$10.00
Stop Payment: ACH or Share Draft	\$20.00
Temporary Checks	\$2.00/Page of 4
Temporary Checks/New Account	First 12 Free \$10/Month (Changed to Free After 12 Months No Problems)
2 nd Chance Checking Account	\$10/Month (Changed to Free After 12 Months No Problems)
Debit Card Dispute Valid Charges	\$20.00/Item
Duplicate Title/Lien Release	\$20.00

LOANS

FEEES (Other Than Those Described in Loan Agreement)	FEE
Force Placed Insurance	Actual Cost + \$25.00
Lien/Title Filing Fees	Actual Cost
Reconveyance Fee	\$150.00
Refinance of CVFCU Loan	\$150.00
Subordination Agreement	\$150.00
Demand for Payoff	\$20.00
GAP	\$295.00

OTHER

FEE DESCRIPTION	FEE
Any Charge Imposed on the Credit Union on Behalf of the Member	Actual Cost



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