POPA Peace Officers Professional Associations Federal Credit Union

The following individuals are eligible for membership:
Employed in the Police Protection and Foundation Industry
Membership eligibility includes:
Law enforcement and their immediate family members within Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, and Ventura County. This also includes Federal, State, County, and Municipal groups. As well as civilian employees, volunteers, retirees, and pensioners.

Schedule of Fees and Charges

Effective November 1, 2026

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 & 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.