



SCHEDULE OF FEES AND CHARGES

PLATINUM	Combined household loan and deposit balances of \$50,000 OR Checking with DD, and Combined household loan* and deposit balances of \$20,000
GOLD	Combined household loan* and deposit balances of \$25,000 OR Checking with DD, and combined household relationship of \$10,000
SILVER +	Combined household loan* balances of \$5,000 OR Checking with Direct Deposit (at least \$500 per month) OR Outstanding loan OR Active Visa Credit Card OR 10 or more Visa Debit Card Transactions
SILVER	Does not meet Platinum, Gold, or Silver + qualifications
COLLEGE	Active student in college

Fee Schedule, Effective: 3/1/2016

	PLATINUM	GOLD	SILVER+	SILVER	COLLEGE
Activity Print Out (per page)	\$2	\$2	\$2	\$2	\$2
ATM Transaction (Non Co-Op)	FREE	\$1	\$1	\$1	\$1
Auto/Foreign Travel Authorization	\$25	\$25	\$25	\$25	\$25
Bill Payer	FREE	FREE	FREE	FREE	FREE
Cashier Checks	3 Free → \$5	3 Free → \$5	3 Free → \$5	3 Free → \$5	3 Free → \$5
Copy of Paid Check	\$2	\$2	\$2	\$2	\$2
Copy of Previous Months Statement	\$2	\$2	\$2	\$2	\$2
Courtesy Pay	\$30	\$30	\$30	\$30	\$30
Dormant Account (Annual)	\$10	\$10	\$10	\$10	\$10
Early Closure (90 Days)	\$5	\$5	\$5	\$5	\$5
Empty Envelope / Non Negotiable	\$50	\$50	\$50	\$50	\$50
Escheat Account	\$7	\$7	\$7	\$7	\$7
Incoming Wire Transfer - International	\$10	\$10	\$10	\$10	\$10
IRA Closure/Transfer	\$20	\$20	\$20	\$20	\$20
Levy/Garnishment	\$50	\$50	\$50	\$50	\$50
Loan Overdraft Transfer Fee	\$3	\$3	\$3	\$3	\$3
Mailed Paper Statement (Under 60 yrs old)	\$2	\$2	\$2	\$2	\$2
Money Orders	\$3	\$3	\$3	\$3	\$3
Monthly Account Maintenance	FREE	FREE	FREE	\$1	FREE
New Membership Fee	\$5	\$5	\$5	\$5	\$5
Notary Service (excluding CU business)	FREE	\$10	\$10	\$10	FREE
Printed Statement Fee*	\$2	\$2	\$2	\$2	\$2
eStatements	FREE	FREE	FREE	FREE	FREE
Research Request (Hourly Fee)	\$50	\$50	\$50	\$50	\$50
Returned Deposit Item	\$30	\$30	\$30	\$30	\$30
Returned Mail (Bad Address)	\$5	\$5	\$5	\$5	\$5
Service Center Transactions	FREE	FREE	4 Free → \$1	2 Free → \$1	\$1
Social Security Number Error	\$50	\$50	\$50	\$50	\$50
Verification of Deposit	\$10	\$10	\$10	\$10	\$10
Wire Trace Fee	\$30	\$30	\$30	\$30	\$30
Wire Transfer - Domestic	\$30	\$30	\$30	\$30	\$30

SHARE DRAFT (Checking)	CURRENT	CURRENT	CURRENT	CURRENT	CURRENT
Debit/Credit Card Replacement	\$5	\$5	\$5	\$5	\$5
Check Order	\$10/Annual	Varies	Varies	Varies	Varies
Temporary Checks (Annual)	FREE	4 Free → \$5	3 Free → \$5	1 Free → \$5	3 Free → \$5
Courtesy Pay	\$20	\$30	\$30	\$30	\$30
Discretionary Limit**	\$1,000	\$750	\$750	\$0	\$250
Non Sufficient Funds	\$30	\$30	\$30	\$30	\$30
Stop Payment	FREE	\$25	\$25	\$25	\$25

NON MEMBER FEES	CURRENT	CURRENT	CURRENT	CURRENT	CURRENT
Check Cashing (Non Member)	\$15	\$15	\$15	\$15	\$15

LOAN FEES	CURRENT	CURRENT	CURRENT	CURRENT	CURRENT
Copy of SFCU Loan Documents	\$50	\$50	\$50	\$50	\$50
Credit Card Replacement	\$5	\$5	\$5	\$5	\$5
Due Date Change	\$25	\$25	\$25	\$25	\$25
Loan Extension Fee (per month)	\$35	\$35	\$35	\$35	\$35
Loan Research Fee (Research/ & Amortization)	\$325	\$325	\$325	\$325	\$325
Re-Application Fee (Denied within the past 3 months)	\$75	\$75	\$75	\$75	\$75
Visa Over Limit Fee	\$20	\$20	\$20	\$20	\$20

Funds Availability

Reg CC Applies. Additional funds may be made available based on account relationship.