



SCHEDULE OF FEES AND CHARGES

PLATINUM	Combined loan and deposit balance of \$50,000 OR Combined loan and deposit balance of \$20,000 with a Checking & Direct Deposit
GOLD	Combined loan and deposit balance of \$25,000 OR Checking with DD, and combined household relationship of \$10,000
SILVER +	Combined household loan* balances of \$5,000 OR Electronic Deposit ≥ \$500 (Direct Deposit or Payroll Deduction) 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: 1/1/2020

	PLATINUM	GOLD	SILVER+	SILVER	COLLEGE
GENERAL FEES					
Activity Print Out (per page)	FREE	FREE	FREE	FREE	FREE
ATM Transaction (Non Co-Op)	FREE	\$1	\$1	\$1	\$1
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
Statement Copy or Document (per page)	\$2	\$2	\$2	\$2	\$2
Courtesy Pay	\$20	\$30	\$30	\$30	\$30
Dormant Account (Annual)	\$10	\$10	\$10	\$10	\$10
Empty Envelope / Non Negotiable	FREE	FREE	FREE	FREE	FREE
Escheat Fee	\$2	\$2	\$2	\$2	\$2
Closure Fee	\$7	\$7	\$7	\$7	\$7
Incoming Wire Transfer - International	\$10	\$10	\$10	\$10	\$10
Insufficient Funds	\$30	\$30	\$30	\$30	\$30
IRA Closure/Transfer	FREE	FREE	FREE	FREE	FREE
Levy/Garnishment	\$50	\$50	\$50	\$50	\$50
Loan Overdraft Transfer Fee	FREE	FREE	FREE	FREE	FREE
Money Orders	\$1	\$1	\$1	\$1	\$1
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
<i>eStatements</i>	FREE	FREE	FREE	FREE	FREE
Returned Deposit Item	\$30	\$30	\$30	\$30	\$30
Returned Mail (Bad Address)	FREE	FREE	FREE	\$5	FREE
Service Center Transactions	FREE	FREE	FREE	2 Free → \$1	FREE
Stop Payment	FREE	\$25	\$25	\$25	\$25
Verification of Account	\$10	\$10	\$10	\$10	\$10
Wire Transfer - Domestic	\$30	\$30	\$30	\$30	\$30
SHARE DRAFT (Checking)					
Debit/Credit Card Replacement*	1 Free → \$5	1 Free → \$5	1 Free → \$5	1 Free → \$5	1 Free → \$5
Check Order	Varies	Varies	Varies	Varies	Varies
Temporary Checks (Annual)	FREE	FREE	FREE	FREE	FREE
Advantage Checking	FREE	\$4.95	\$4.95	\$4.95	\$4.95
Interest Checking	FREE	FREE	FREE	FREE	FREE
Teen Checking	FREE	FREE	FREE	FREE	FREE
College CheckinG	FREE	FREE	FREE	FREE	FREE
Direct Checking	FREE	FREE	FREE	\$10	FREE
LOAN FEES					
Copy of SFCU Loan Documents	\$25	\$25	\$25	\$25	\$25
Credit Card Replacement	FREE	FREE	FREE	FREE	FREE
Due Date Change	\$25	\$25	\$25	\$25	\$25
Loan Extension Fee (per month)	\$35	\$35	\$35	\$35	\$35
Re-Application Fee (Denied within the past 3 months)	\$25	\$25	\$25	\$25	\$25
Visa Over Limit Fee	\$20	\$20	\$20	\$20	\$20
NON MEMBER FEES					
	CURRENT	CURRENT	CURRENT	CURRENT	CURRENT
Check Cashing (Non Member)	\$5	\$5	\$5	\$5	\$5