

# F E E S C H E D U L E

SERVICE FEES AND CHARGES AS OF OCTOBER 1, 2008

Initial Membership .....	\$5.00
Re-Open Fee.....	\$25.00

## SAVINGS ACCOUNT

With minimum daily balance of \$100

or an additional account relationship with SCU.....NONE

Below minimum and single service account .....\$6.00 per month

## CHECKING ACCOUNTS

### Free Checking

Minimum daily balance required/monthly service fee .....NONE

### Free Interest Checking

Minimum daily balance required/monthly service fee .....NONE

### Free Super Interest Checking

Minimum daily balance required/monthly service fee .....NONE

### Free Rewards Checking

Minimum daily balance required/monthly service fee .....NONE

### Free Music Checking

Minimum daily balance required/monthly service fee .....NONE

## CHECKING SERVICES

Paper Statements (excluding accounts  
with paper statement feature) .....\$3.00 per month

Check Photocopy ..... First two copies per month Free  
\$3.00 per copy thereafter

Check Photocopy Faxed .....\$5.00

Check Printing .....Varies

Non-Sufficient Funds (NSF) Clearing.....\$19.00

Returned Items:

Deposited checks returned .....\$19.00

NSF checks/share drafts .....\$19.00

NSF ACH (Automated Clearing House).....\$19.00

Negative Balance due to ATM/POS Transaction.....\$19.00

Shares to Checking Transfer .....\$5.00

Foreign Check Collection .....Varies  
(call for current rate)

Temporary Checks .....\$0.10 each

E-Z BillPay Checks (includes mailing) .....\$0.50 each

## NEGOTIABLE INSTRUMENTS

### Cashier's Checks

With active Checking Account or Direct Deposit.....\$5.00

Without active Checking Account or Direct Deposit.....\$10.00

Corporate Checks ..... Up to \$5.00 each

Travelers Checks.....Up to 1.5% of total sale

**AUTOMATED TELLER MACHINE (ATM) & POINT-OF-SALE (POS) TRANSACTIONS**

Sacramento Credit Union & CO-OP® Network ATMs.....NONE

Foreign ATMs (excluding accounts with free foreign ATM features)\* .....\$1.00

POS (Share and S8 accounts only)\* .....\$0.10

**ATM & CHECK CARDS**

Card Replacement .....NONE

Express Delivery for Replacement Card .....\$25.00

**BILLPAY**

Monthly Fee (with savings account or Free Checking as payer account) .....\$7.95 per month

Stop Payment.....\$30.00

Copy of Check.....\$25.00

**MISCELLANEOUS**

Copies/Statements.....\$2.00 per page

Corporate Check Copies.....\$5.00

Miscellaneous Records .....Varies (call for current rate)

Collection Items—Incoming/Outgoing.....\$15.00

Wire Transfers Outgoing.....\$35.00

International Wires .....\$45.00

Levy, Attachment or other legal process.....\$35.00

Account Research (minimum 1 hour) .....\$30.00 per hour

Telephone Transaction/Inquiry.....\$1.00

Western Union .....Varies (call for current rate)

Escheat Account Fee .....\$2.00

Return Mail—Invalid Address.....\$2.00

Medallion Signature Guarantee .....\$15.00

Stop Payment (Draft, ACH, Corporate Check) .....\$19.00

Revoke ACH Arrangement.....\$19.00

Notary (SCU documents).....NONE

Notary (non-SCU documents per signature)..... 1 Free per month \$10.00 thereafter



**SACRAMENTO**  
**CREDIT UNION**  
*Invest in Sacramento*

\*The operator may charge an additional fee.  
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