

PERSONAL FEE SCHEDULE

CURRENTLY OFFERED ACCOUNTS
SERVICE FEES AND CHARGES AS OF JANUARY 1, 2018

MEMBERSHIP

Initial Membership..... \$5.00

REGULAR SAVINGS ACCOUNT (S1)

With minimum daily balance of \$100
or an additional account relationship with SCU FREE
Below minimum and single service account \$6.00 per month

CHECKING ACCOUNTS

Monthly Service Charge
Free Checking (S17) FREE
Free Interest Checking (S18) FREE
Free Rewards Checking (S20) FREE
Free Easy Checking (S32) FREE

CHECKING SERVICES

Check Photocopy First two copies per month FREE
\$3.00 per copy thereafter
Check Photocopy Faxed \$5.00
Check Printing Varies
Overdraft Clearing Fee¹ \$27.00 per item
Overdrafts caused by paid Checks and/or ACH/electronic items (includes
everyday debit card transaction if member has opted in for this service)
Check Deposit/Payment Returned..... \$12.00 per item
NSF Return Fee..... \$27.00 per item
Not sufficient fund returns for Checks and/or ACH
Overdrawn Fee \$27.00 per item
Negative balance due to recurring payments established with a debit card
Overdraft Transfer Savings to Checking \$5.00
Foreign Check Collection Varies
Temporary Check \$0.10 each

NEGOTIABLE INSTRUMENTS

Cashiers/ Corporate Checks

All Memberships – First check per month..... FREE
Memberships with S1, S17 or S32 and \$5,000 Current Balance
First three FREE
Accounts with S18 or S20: First 5 checks per month FREE
\$5.00 per check thereafter
Express Delivery of Corporate Check Varies

ATM & DEBIT CARD TRANSACTIONS

Sacramento Credit Union ATMs FREE
CO-OP® Network ATMs with checking account..... FREE
CO-OP® Network ATMs with S1 only..... \$1.00
Out-Of-Network ATMs (excluding accounts with
free Out-Of-Network ATM features)..... \$1.00 per transaction
International Transaction Fee 2% of each transaction
POS Transactions (POS)..... FREE
Card Replacement FREE
Express Delivery for Replacement Card²..... \$25.00

ONLINE BANKING

BillPay Monthly Fee
All checking accounts (except Free Checking and Easy Checking)
..... FREE
Free Checking and Free Easy Checking (if enrolled in e-
Statements) FREE
Free Checking and Free Easy Checking (if receiving paper
statements) \$7.95 per month
BillPay Overnight Delivery Check Payment \$25.00 per check
Bill Pay Stop Payment \$30.00 per item
Copy of BillPay Check \$25.00 per check
Remote Transfer to/from another Financial Institution FREE
PopMoney Standard Delivery FREE
PopMoney Next Day Delivery \$1.00

MISCELLANEOUS

Statement copy³ \$2.00 per page
Corporate Check Copy \$5.00 per check copy
Miscellaneous Records Varies
Collection Item—Incoming/Outgoing \$15.00 per item
Plus any outside institution fee
Wire Transfer Incoming..... FREE
Wire Transfer Outgoing - Domestic \$35.00 per wire
Wire Transfer Outgoing - International..... \$45.00 per wire
Wire Tracing or Recall Fee \$25.00 per wire
Levy, Attachment or other legal process \$35.00
Account Research (minimum 1 hour)..... \$30.00 per hour
Escheat Account Fee \$2.00
Return Mail—Invalid Address..... \$2.00
Stop Payment (Check, ACH, Corporate Check) \$27.00
Notary (SCU documents) FREE
Medallion Signature Guarantee Stamp FREE
Notary (non-SCU documents per signature) 1 FREE per month
..... \$15.00 thereafter

Please Note:

- ¹Subject to maximum of five (5) overdraft clearing fees per day
²Additional fees may apply for overnight delivery
³Account research fee will be added

