

PERSONAL FEE SCHEDULE

CURRENTLY OFFERED ACCOUNTS

SERVICE FEES AND CHARGES AS OF OCTOBER 17, 2025 THROUGH DECEMBER 31, 2025

PLEASE SEE NEXT PAGE FOR FEES EFFECTIVE JANUARY 1, 2026

PRIMARY SAVINGS ACCOUNT

Monthly Maintenance Fee.....\$2.00 per month
Waived with additional account relationship, \$50.00 minimum balance, activity within the last twelve (12) months, or younger than 22 years.

CHECKING ACCOUNTS

Monthly Maintenance Fee

Free Checking.....FREE

Free Rewards Checking.....FREE

Free Easy Checking.....FREE

CHECKING SERVICES

Check Printing.....Varies

Foreign Check Collection.....Varies

NSF Return Fee.....\$10.00 per item

Not sufficient fund returns from Check and/or ACH.

Overdraft Transfer Savings to Checking.....FREE

Overdraft Clearing Fee *

Overdrafts caused by paid Checks and/or ACH/electronic items based on available balance. Includes everyday debit card transaction if member has opted in for this service.

Overdraft Advance Amount	Fee Amount
\$10.00 and under	No Fee
\$10.01 to \$25.00	\$2.00
\$25.01 to \$50.00	\$15.00
\$50.01 and over	\$27.00

Overdrawn Fee².....\$27.00 per item*

Negative available balance due to debit card transactions.

*Maximum of 4 Overdraft Clearing or Overdrawn Fees are charged per account, per day.

NEGOTIABLE INSTRUMENTS

Cashier's/Corporate Checks.....\$5.00 per check

Fee waived for the first three (3) checks per month on all accounts or five (5) checks per month on Free Rewards Checking

Express Delivery of Cashier's/Corporate check.....Varies

ATM & DEBIT CARDS TRANSACTIONS AND REPLACEMENT

CO-OP® Network ATMs.....\$1.00 per transaction

Fee waived on memberships with checking account

Out-of-Network ATMs.....\$1.00 per transaction

Excludes Free Rewards Checking account

International Transaction Fee.....2% of each transaction

Including online/phone transactions made in the U.S. but with a merchant in a foreign country

Express Delivery for Replacement Card¹.....\$25.00

Instant Issue in Branch.....\$10.00 per card

One free replacement per cardholder every six months. Fee does not apply to cards replaced due to fraud, compromise, or stolen.

ONLINE BANKING

Pay-A-Person Debit Card Delivery.....\$0.75 per payment

MISCELLANEOUS

Collection Item – Incoming / Outgoing.....\$20.00 per item

Plus any outside institution fees

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, garnishment, or other legal process.....\$35.00

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

Escheat Account Fee.....\$2.00

Stop Payment (Check, ACH, Cashier's/Corporate Check).....\$27.00

Notary (non-SCU documents).....1 FREE per month

\$15.00 per signature thereafter

Medallion Signature Guarantee Stamp.....FREE

Payment-by-Phone (Propay) Non-refundable convenience fee

ACH Payment.....\$1.95

Debit Payment.....\$4.95

Please Note:

¹ Additional fee may apply for overnight delivery.

² Negative available balance due to recurring pre-authorized payments with a debit card or when settled debit card transactions exceed the overdraft limit.



SACRAMENTO
CREDIT UNION



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Overdraft Advance Amount	Fee Amount
\$10.00 and under	No Fee
\$10.01 to \$25.00	\$7.00
\$25.01 and over	\$14.00

Overdrawn Fee²\$14.00 per item*

Negative available balance due to debit card transactions.

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