

# PERSONAL FEE SCHEDULE

CURRENTLY OFFERED ACCOUNTS  
SERVICE FEES AND CHARGES AS OF FEBRUARY 1, 2022

## 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 Fee<sup>1</sup> ..... \$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 presentment  
May be charged a fee each time item is submitted or resubmitted for payment  
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 per transaction

Out-Of-Network ATMs (excluding accounts with free Out-Of-Network ATM features)..... \$1.00 per transaction

International Transaction Fee ..... 2% of each transaction, including online/phone transactions made in the U.S. but with a merchant in a foreign country

POS Transactions (POS)..... FREE

Card Replacement by mail ..... FREE

Express Delivery for Replacement Card<sup>2</sup>..... \$25.00

First replacement per cardholder for lost card

by Instant Issue..... Free

Second or successive replacement for lost card by Instant Issue

within 6 months of last Instant Issue ..... \$10.00 per cardholder

## 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 per payment

## MISCELLANEOUS

Statement copy<sup>3</sup> ..... \$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:

<sup>1</sup>Subject to maximum of five (5) overdraft clearing fees per day

<sup>2</sup>Additional fees may apply for overnight delivery

<sup>3</sup>Account research fee will be added



**SACRAMENTO**  
CREDIT UNION



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