



Fee Disclosure

October 1, 2016

Membership	
Membership Fee	\$ 10.00
Primary Regular Share Savings (Low Balance Fee - Monthly)	\$ 5.00
<i>Fee waived if you have an SAFCU checking account OR LPL Account OR maintain an average balance of \$250.00 in the share account.</i>	
Paper Statement Fee (per statement period - charged to the primary share savings account)	\$ 3.00
Checking Accounts	
Performance Checking - Monthly Service Charge	\$ 15.00
eChecking - Monthly Service Charge	FREE
Senior Checking - Monthly Service Charge	FREE
NSF Item Paid - Courtesy Pay (each item)	\$ 25.00
<i>Maximum of four (4) Courtesy Pay fees per day. - Courtesy Pay will not be assessed if your <u>account balance</u> is overdrawn less than -\$5.01.</i>	
NSF Item Returned Unpaid (each item)	\$ 30.00
Stop Payment on Draft or ACH Debit - In person or via phone (per item or range of items)	\$ 20.00
Non-SAFCU ATM Deposit Fee (eChecking & Senior Checking Only)	\$ 2.00
Check Writing Fee (eChecking & Senior Checking Only)	\$ 0.50
Temporary Checks (4 checks per order)	\$ 2.00
Check Printing	At Cost
Rejected On-Ups Check Processing Fee (per item)	\$ 5.00
Overdraft Protection Transfer from Share (per item)	\$ 3.00
Overdraft Protection from Line of Credit (system generated - per item)	\$ 5.00
Money Market Accounts	
Low Balance Fee	\$ 10.00
Excessive Transaction Fee (per item)	\$ 10.00
Check Printing (one 25-check pack every 6 months)	FREE
NSF Draft Paid or Returned Unpaid & Stop Payment on Draft of ACH - <u>See Checking Accounts above</u>	
IRA Share Accounts	
IRA Annual Fee	\$ 25.00
Withdrawal Fee (each)	\$ 10.00
Account Transfer Fee	\$ 20.00
Certificate Accounts	
Early Withdrawal Fee	Refer to Account Disclosure
Virtual Branch Services	
Internet Banking	FREE
eStatements	FREE
Bill Pay	FREE
Telephone Banking	FREE
Stop Payment via Internet (per item or range of items)	\$ 10.00
Mobile Banking/Remote Deposit Capture	
Rejected/Corrected Deposited Check Processing Fee (per item)	\$ 5.00
Check Deposits (per item with 30 Free per Month)	\$ 0.50
Visa® Debit/ATM Cards	
NSF Card Decline Charge (each)	\$ 5.00
Visa International Transaction Pass Through Fee	1.00% of US Equivalent
Visa International USD Transaction Pass Through Fee	0.8% of US Amount
Over 15 ATM Transactions and Inquiries per Month (each transaction over 15)	\$ 2.00
ATM Deposit Adjustment Fee	\$ 10.00
Empty ATM Deposit Envelope (per deposit)	\$ 20.00
Replacement Card or PIN	\$ 10.00
Replacement Card or PIN (expedited)	\$ 25.00
ATM Surcharge (non-member & non-CO-OP cardholders only)	\$ 2.50
Visa® Credit Cards	
Balance Transfer	No Cost
Cash Advances	No Cost
Visa International Transaction Pass Through Fee	1.00% of US Equivalent
Visa International USD Transaction Pass Through Fee	0.8% of US Amount
Returned Payment (each item)	\$ 30.00
Late Payment (1st within 6 months)	\$ 27.00
Late Payment	\$ 30.00
Replacement Card or PIN	\$ 10.00
Replacement Card or PIN (expedited)	\$ 25.00



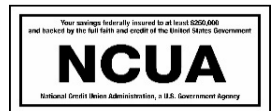
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General Services	
Money Orders (each)	\$ 2.00
Cashier's Checks (each)	\$ 5.00
Stop Payment on Cashier's Check, Official Checks and Money Orders (each)	\$ 20.00
Incoming Wire Transfer (per transfer)	\$ 10.00
Outgoing Wire Transfer (per transfer)	\$ 30.00
Wire Trace Fee	\$ 10.00
Collection Item - Foreign or Domestic	At Cost + \$30.00
Verification of Deposit/Mortgage/Loan	\$ 15.00
Cash Advance Fee (except SAFCU credit cards)	\$ 5.00
Account Research, Copies & Services	
Statement/Document Copies (per statement/document)	\$ 5.00
Account Activity Printout (per month)	\$ 5.00
Account Reconciliation Assistance and Account Research	
First hour (one hour minimum)	\$ 25.00
Each additional hour (charged by the hour)	\$ 50.00
Copy of Deposited Item (front & back)	\$ 5.00
Copy of Cleared Check/Draft (per check) - <u>Two Free per Month</u>	\$ 5.00
Copy of IRS Annual 1098 Mortgage Interest Statement or 1099 Interest Income Statement	\$ 5.00
Writs, Levy, Garnishments or any other legal document requiring funds to be attached (per item)	\$ 100.00
Subpoenas (per item) - charged per hour - one hour minimum	\$ 24.00
Special Handling (per occurrence)	\$ 10.00
Rush Request (per occurrence)	\$ 10.00
Copy of Visa Debit or Credit Sales draft (per item)	\$ 10.00
Skip Tracing Fee	\$ 25.00
Other Fees	
Rejected Deposited Check Processing Fee (per item)	\$ 5.00
Dishonored / Returned Deposit Item (each item)	\$ 20.00
Dormant Account Fee (per month after the 12th month of inactivity)	\$ 15.00
Account Escheat Fee	\$ 2.00
Bad Email (rejected Email) Fee	\$ 2.95
Bad Address Fee (per month)	\$ 3.00
<i>Applies 90 days after we receive the first notice or undeliverable/bad address from Post Office</i>	
Loan Extension Fee (per loan)	\$ 25.00
Real Estate Loan Subordination Fee (per loan)	\$ 300.00

PO Box 11419, Burbank, CA 91510

(818) 562-3400 or (800) 826-6946



Federally Insured by NCUA