

# FEE SCHEDULE – PERSONAL ACCOUNTS

Effective March 1, 2017

SF Fire Credit Union



MEMBERSHIP FEES	CURRENT THRU FEBRUARY 28, 2017	EFFECTIVE MARCH 1, 2017
New Member Fee (Non-Refundable)	\$5.00	No Change
<b>ATM/DEBIT FEES</b>		
ATM Surcharge Rebates	12 Per Month	<b>6 Per Month; Maximum Rebate of \$4.00 Per Surcharge</b>
Out of Network ATM fee	No Fee	<b>First 6 Free; \$2.00 Per Transaction Thereafter</b>
Point of Sale (POS) Transaction	No Fee	No Change
Foreign Currency Exchange	No Fee	No Change
Replacement Card	\$5.00	No Change
Copy of Debit Card Transaction Slip	\$5.00	No Change
ATM Deposit Adjustment Fee	\$10.00	No Change
<b>CHECKING FEES</b>		
Checking Account	No Monthly Fee	No Change
Check Orders	Price Varies Based On Style	No Change
Check Orders (Age 55 and Older)	Basic Style – Free (Price Varies For Other Styles)	No Change
Temporary Checks	\$2.00 For 12	No Change
<b>NON-SUFFICIENT FUND (NSF) FEES</b>		
Returned ACH Item	\$25.00	No Change
Returned Check Item	\$25.00	No Change
Paid NSF ACH Item	\$25.00	No Change
Paid NSF Check Item	\$25.00	No Change
Paid NSF Debit Card Transaction (Opt-In Required)	\$25.00	No Change
<b>STOP PAYMENT FEES</b>		
Check	No Fee	<b>\$15.00</b>
ACH Payment	\$15.00	No Change
Official Check Replacement	\$15.00	No Change
Stop Pay or Replacement Cancellation	\$15.00	No Change
<b>RETURNED ITEM FEES</b>		
Check Deposits	\$10.00	No Change
Electronic Transfers (ACH)	\$10.00	No Change
Loan Payments	\$10.00	No Change
<b>WIRE TRANSFERS – OUTGOING</b>		
Domestic	\$15.00	No Change
International	\$60.00	No Change
Wire Amendment Fee	\$25.00	No Change
<b>GENERAL FEES</b>		
Account Research/Reconciliation	\$25.00 per hour	No Change
Cashier's Check	No Fee	No Change
Collection Item/Foreign Item	\$15.00 + Cost	No Change
Express Mail/Rush/Overnight Fee		
• Domestic	\$15.00	No Change
• International	Price Based On Destination	No Change
Visa Gift Cards	\$2.00	No Change
Inactive Account Fee (After One Year of Inactivity, If The Aggregate Deposit Balance Is \$500 Or Less)	\$3 Per Month	No Change
IRS Levy/Withholding/Judgement/Legal Order Processing	\$50 Per Notice	No Change
Money Order	No Fee	No Change
Notary Service		
• Members	No Fee	No Change
• Non-Members	\$10 Per Signature	No Change
Signature Guarantee (Medallion Stamp)	No Fee	No Change
<b>CERTIFICATES OF DEPOSIT EARLY WITHDRAWAL FEE</b>		
Term of Less Than 1 Year	45 Days Dividends	No Change
Term of 1 year or Greater	90 Days Dividends	<b>180 Days Dividends</b>
<b>CONSUMER LOAN FEES</b>		
Late Payment	\$15.00	No Change
Loan Rate Reduction Processing	\$50.00	No Change
<b>HSA/IRA FEES</b>		
Health Savings Account (HSA)	No Monthly Fee	<b>\$2.00 Per Month</b>
Replacement HSA Debit Card	\$5.00	No Change
Individual Retirement Account (IRA)	No Monthly Fee	No Change
<b>CREDIT CARD FEES</b>		
Cash Advance	No Fee	No Change
Balance Transfer	No Fee	No Change
Foreign Currency Exchange	No Fee	No Change
Late Payment Charge	\$15.00	No Change
Over Credit Limit	No Fee	No Change
Copy of Credit Card Transaction Slip	\$5.00	No Change
Authorized User Card	\$5.00	No Change
Replacement Card	\$5.00	No Change