

San Francisco Federal Credit Union – SCHEDULE OF FEES AND CHARGES – Effective 11/1/2011

The following is a disclosure of fees and charges applicable to our current accounts. Please keep this for your records. Fees may change upon any legally required notice. Unless prohibited by law or the share agreement, fees will be deducted first from the account on which the activity occurred, or if unavailable from any other San Francisco FCU account in which you have an interest.

GENERAL FEES (apply to all accounts on which stated activity occurs)

Account History Printout	\$5.00*
Account Research (1-hour minimum; photocopies not included)	\$20.00 per hour
Address Locator Service	\$5.00
Bill Paying Service (non-online. See right for online Bill Payer)	\$3.00 per bill
Collections - Incoming	\$8.00
Collections - Outgoing	\$12.00 plus third party fees
DMV Documentation and Transfer	\$20.00
Duplicate Statement - Current Month/Quarter	Free
All Others	\$2.00 per statement*
Escheated Funds - reclaimed for member	\$10.00
Escheatment Notice	\$ 2.00
Express Mail/Rush/Overnight	Cost (\$15.00 minimum)
Immigration & Naturalization Service Letter	\$ 5.00*
Levy or Writ	\$20.00
Low Balance Fee	\$5.00 per month+
Money Order	\$ 2.00
Official Check Cashing	2% of check amount* (\$5.00 minimum)
P.C. Car Book Printout	\$10.00
Photocopy of Transaction Document	\$2.00 per document*
Stop Pay on Share Draft/ACH, Single Item or Range	\$15.00
Replace/Refund Teller Check	\$10.00
Telephone Account Inquiry & Research	\$1.00 minimum, \$20.00/hour*
Third Party Teller Check	\$ 3.00
Traveler's Checks	1% of amount*++
Returned Deposit/Payment Item (non-ATM)-1st Party	\$20.00
Returned Deposit/Payment Item (non-ATM)-3rd Party	\$10.00 plus returning party fees
Returned NSF Check/Share Draft, ACH or Bill Pay	\$22.00 per item (\$66 daily maximum per checking transaction type)
Rolled Coins	10 rolls free, then \$.10 per roll
Paid NSF Check/Share Draft, ACH, Bill Pay, ATM or Debit Card Transaction (clearing fees)	\$22.00 per item*** (\$66 daily maximum per checking transaction type)
Verification of Deposit	\$ 5.00*
Western Union	\$10.00 plus sending/ receiving institution fees
Wire Transfer - Incoming	\$10.00*
Wire Transfer - Outgoing	
Domestic	\$15.00*
International	\$30.00*
REGULAR SHARE SAVINGS FEES	
90 Day Closing (account closed within 90 days of opening)	\$10.00
Excess Personal Withdrawals	\$2.00 per excess withdrawal*
ATM Withdrawals at San Francisco FCU ATMs	Free+++
ATM Withdrawals at any other ATMs (foreign)	\$1.00*++++
MONEY MARKET SAVINGS FEES	
ATM Withdrawals at San Francisco FCU ATMs	Free+++
ATM Withdrawals at any other ATMs (foreign)	\$1.00*++++

IRA FEE

Premature Distribution	\$12.00
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ONLINE BILL PAYER FEES

Monthly Fee	Free
Overnight Transaction Fee	\$25.00 each
Stop Pay on Bill Payer Check	\$15.00 each
Copy of Bill Payer Check	\$20.00 each

GENERAL CHECKING FEES

Check Printing	varies
Copies of Paid Checks (non-online) (Free copies available in Online Banking)	2 free per month, then \$2.00 per check
Paid Check on Uncollected Funds	\$22.00 per item
Postdating Order	\$15.00
Temporary Checks	\$4.00 per set

CHECKING PLAN FEES

Total Advantage Checking

Traveler's Checks, all ATM Withdrawals +++, Online Bill Pay, Point of Sale Transactions and all Over the Counter Withdrawals	Free
Overdraft LOC Advance/Share Transfer	\$1.00* per incident
Monthly Maintenance (may be waived)	\$8.00**

Access Advantage Checking

Traveler's Checks, all ATM Withdrawals +++, Online Bill Pay, Point of Sale Transactions and all Over the Counter Withdrawals	Free
Foreign ATM Rebate +++++	Up to \$10.00 per month
Overdraft LOC Advance/Share Transfer	Free
Monthly Maintenance (may be waived)	\$12.00**

Simple Advantage Checking

All ATM Withdrawals +++, Online Bill Pay, Point of Sale Transactions and all In-Branch San Francisco FCU Transactions	Free
Overdraft LOC Advance/Share Transfer	\$2.00 per incident*
Traveler's Checks	1% of purchase amount*
Call Center Inquiries	\$1.00 each*
Shared Branch Transactions	\$2.00 each
Monthly Maintenance	None

HEALTH SAVINGS ACCOUNT (HSA) FEES

Monthly Maintenance (waived during first year after opening)	\$1.00*
Overdrafts	Not permitted

ADDITIONAL DEBIT CARD/ATM & POS FEES

Card-Issue/Renewal/Replacement	Free
Deposit Adjustment Error	\$5.00
In-Person Teller Cash Advances/Withdrawals	2% of transaction (\$2.00 minimum)
Inquiry	\$0.50*
International Multi-currency Transactions	1% of U.S. Dollar Amount
International Single-currency Transactions	0.8% of U.S. Dollar Amount
Returned Deposit Item	\$20.00
Transaction Slip Copy	\$10.00

If a checking account transaction would generally be subject to a transaction fee, use of a Debit Card for that transaction will be subject to the same fee.

* RelationshipPlus status waives these fees, see Truth in Savings Disclosures for qualification information.

** \$1,000 minimum daily balance or RelationshipPlus qualification during the current month to waive the monthly maintenance fee for Total Advantage Checking. \$1,000 minimum average monthly balance to waive the monthly maintenance fee for Access Advantage Checking.

*** Paid NSF fees applied to ATM and Debit Card only with consent/opt-in

+ Fee will be waived in any month in which you have a \$100.00 combined average daily balance in all San Francisco FCU share accounts (including Savings, Checking, Money Market, Certificate and IRA accounts) or a \$1.00 combined daily minimum balance outstanding in any San Francisco FCU loan accounts. Fee will be waived for Youth Savings account.

++ These fees may also be waived with a qualifying checking account.

+++ Must be ATM in U.S.A.; free withdrawals and deposits at ATMs owned and operated by San Francisco FCU; free withdrawals at San Francisco FCU-branded cash dispensing ATMs in certain Walgreens stores in San Francisco (and no charge from the ATM owner or network).

++++ CO-OP Network, Selected California Walgreens stores' ATMs that are not San Francisco FCU-branded, and where logos on debit card are honored (all referred to as "Foreign ATMs"). If you use a foreign ATM, the ATM owner or network may charge a fee for processing your transactions. These fees must be disclosed to you before you complete your transaction, and may be rebated with a qualifying checking account. San Francisco FCU participates in the CU Service Centers shared branch network for the convenience of our members. If you conduct transactions at shared branches, San Francisco FCU and the branch you are using may impose fees. Information current as of 11/1/11 and is subject to change.*