SAN FRANCISCO FEDERAL

# SCHEDULE OF FEES

**EFFECTIVE DATE:** 09/22/2026

## SAVINGS ACCOUNTS AND ASSOCIATED FEES

| | |
|---|---|
| Regular Savings | Free |
| Additional Savings | Free |
| Youth Savings | Free |
| Money Market Savings | $5.00 |

*If a minimum daily balance of $2,500 is not maintained.*

## CHECKING ACCOUNTS AND ASSOCIATED FEES

| | |
|---|---|
| **Free Checking** | Free |
| **Access Account** | Free |
| **Interest Checking** | $8.00 |
| *If a minimum daily balance of $1,000 is not maintained.* | |
| **Check Orders** | Varies by styles ordered |
| **Temporary Checks** | $4.00 (Four checks) |
| **Copy of Paid Checks** | $2.00 per item |

## ATM AND DEBIT CARD FEES

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|---|---|
| **Deposit Error Adjustment** | $5.00 |
| **Debit Card Foreign Transaction Fee** | 1% of U.S. Dollar Amount |
| **Debit Card U.S. Dollar Transaction Fee in Foreign Country** | 0.8% of U.S. Dollar Amount |

## IRA SAVINGS AND CERTIFICATES

| | |
|---|---|
| **IRA Early Distribution** | $12.00 |
| **External Transfer** | $20.00 |

## ONLINE AND MOBILE BANKING FEES

| | |
|---|---|
| **Online and Mobile Banking Access** | Free |
| **Bill Pay Check Copy** | $2.00 |
| **Bill Pay Stop Payment** | $25.00 |
| **Bill Pay Overnight** | $25.00 |

## GENERAL FEES

| | |
|---|---|
| **Account History Printout** | $2.00 per page |
| **Account Research** | $25.00 per hour |
| **Address Locator Services** | $5.00 |
| *This fee is charged when mail is returned to the Credit Union and additional research is done to locate proper address.* | |
| **Official Check** | Free |
| **DMV Documentation and Transfer** | $20.00 |
| **Returned Deposit** | $25.00 |
| **Returned Payment** | $25.00 |
| **Stop Payments and Renewals (ACH and Check Draft)** | $30.00 |
| **Incoming Wire** | $10.00 |
| **Outgoing Wire (Domestic)** | $25.00 |
| **Outgoing Wire (International in U.S. Dollars, Not Converted)** | $68.00 |
| **Outgoing Wire Foreign Exchange (International Conversion to Non-U.S. Dollars)** | $48.00 |
| **Incoming Collection** | $30.00 |
| **Outgoing Collection** | $30.00 |
| **Levy or Writ Processing** | $30.00 |
| **Expedited Delivery** | $30.00 |
| **Verification of Deposit** | $10.00 |
| **Paper Statements** | $2.00 |
| **Copy of Statements** | $2.00 (Per Month) |
| **Copy of Transactions (2 free check copies per month)** | $2.00 |
| **Escheat Notice** | $2.00 |
| **Rolled Coins** | $0.10 (Per Roll) |
| **Paid NSF Item (Courtesy Pay)** | $30* |
| **Returned NSF Item** | $30* |
| **Overdraft Protection Transfer from Shares** | Free |
| **Overdraft Protection Advance from Credit Line** | No fee; interest applies |
| **Credit Union Letters** | $5 each |

*SFFedCU may at our sole option pay or return debit (payment) transactions presented against insufficient funds and charge a fee for doing so if the checking account is not linked for overdraft protection to a share account or credit line with sufficient available funds or credit to cover the transaction. We can charge a fee each time an item is presented against insufficient funds ($120.00 maximum per day per transaction type; $360.00 maximum per day aggregate). We can charge a fee for paying everyday debit card purchase transactions against insufficient funds only if you opt in to the service. We do not permit ATM cash withdrawals against insufficient funds. Negative balances resulting from paid NSF items must be restored immediately, no later than 10 days. We will not pay NSF items if your checking account with us has been open fewer than 30 days, if your account does not receive regular deposits, if you are in breach of any agreement with SFFedCU, or if in our judgment you have had excessive overdrafts. Unless the checking account owner has arranged in advance to cover overdrafts via savings transfer or line of credit advance and has available funds or credit at the time an item is presented against insufficient funds, payment of items against insufficient funds is a service provided at the Credit Union's sole discretion and is never guaranteed.

**Please note that the Credit Union reserves the right to change the Schedule of Fees at any time and will notify you accordingly. All fees are assessed at the time of service or automatically deducted from your account. If you do not have a sufficient balance to cover the fee, the Credit Union may charge any of your accounts for any fee that is due.