

*Effective September 1, 2017*
**Account Maintenance and Activity Fees**

Checking: Check, ACH or Bill Pay Payment Returned for Insufficient Funds	\$25.00 per item, \$100.00 daily maximum per transaction type; \$300.00 total daily maximum
Checking: Check, ACH or Bill Pay Payment (or Debit Card purchase transaction with opt-in) Paid Against Insufficient Funds *	\$25.00 per item, \$100.00 daily maximum per transaction type; \$300.00 total daily maximum (\$400.00 total daily maximum with Debit Card purchase transaction opt-in)
Checking: Check Printing	Varies. (1 free box per year of Credit Union image checks with Park or Bridge Benefits)
Checking: Overdraft Advance from Credit Line	Free (interest is assessed on credit line)
Checking: Overdraft Transfer from Savings	Free (six per month maximum)
Checking: Stop Payment or Post Dating Order	\$15.00 each
Checking: Stop Payment on a Single Check or Series of Check Numbers	\$25.00 each
Checking: Temporary Checks	\$4.00 per set
Checking/Visa: Paper Copies of Paid Checks	2 free per month, then \$2.00 each
Health Savings: Monthly Maintenance	\$1.00 (waived during first year and with Bridge Benefits)
Incoming Wire Transfer (All Accounts)	\$10.00 each (waived with Bridge Benefits)
IRA: Premature Distribution	\$12.00 each
IRA: Transfer to Another Institution	\$20.00 each
Money Market Yield Account Maintenance Fee	\$5.00 per month (waived with average daily balance of \$2,500)
Outgoing Wire Transfer (Domestic Only)	\$20.00 each (waived with Bridge Benefits)
Savings: Excess Personal Withdrawals	\$3.00 each (waived with Bridge Benefits)

**Electronic Fund Transfer Fees**

ATM: CO-OP Network ATM Withdrawal and Deposit	Free
ATM/Debit Card Transaction Slip Copy	\$10.00
ATM: Deposit Error Adjustment	\$5.00
ATM: San Francisco FCU ATM Withdrawal and Deposit	Free
Automated Clearinghouse (ACH) Stop Payment	\$25.00
Debit Card Transaction in Foreign Currency	1% of U.S. Dollar amount
Debit Card U.S. Dollar Transaction in Foreign Country	0.8% of U.S. Dollar amount
Online Bill Pay: Copy of Bill Payment Check	\$20.00 each
Online Bill Pay: Overnight Payment Fee	\$25.00 each
Online Bill Pay: Stop Payment of Bill Pay Check	\$25.00 each
Point-of-Sale ATM/Debit Card Transaction	Free (merchant fees may be assessed)

**Special Service and Handling Fees**

Account History Printout	\$5.00 (waived with Bridge Benefits)
Account Research	\$25.00 per hour, 1 hour minimum, plus copy charges \$2.00 per standard-size page, and actual cost of non-standard document copies and offsite document retrieval
Address Locator Service	\$5.00
Bill Payment (not through online banking)	\$3.00 per bill
DMV Documentation and Transfer	\$20.00
Duplicate Statement for non-current month	\$2.00 each (waived with Bridge Benefits)
Escheat Notice	\$2.00
Expedited Delivery	Actual Cost \$15.00 minimum
Immigration and Naturalization Service Letter	\$5.00 (waived with Bridge Benefits)
Incoming Collection (items payable in foreign currency)	\$15.00
Levy or Writ Processing	\$25.00
Outgoing Collection (items payable in foreign currency)	\$15.00 plus third party fees
Paper Statements (mailed, excluding first mortgage or fixed-rate home equity loans)	\$2.00 per month (waived for Bridge Benefits, primary members age 60 or older, primary members age 18 and under, or UTMA's)
Photocopy of Transaction Document	\$2.00 per document (waived with Bridge Benefits)
Reclamation of Escheated Funds	\$10.00
Refund/Replacement of Teller Check	\$10.00
Returned Deposit Item if deposited at ATM	\$20.00
Returned Deposit Item if drawn by owner of account of deposit and deposited at a non-ATM location	\$25.00
Returned Deposit item if drawn by a third party and deposited at a non-ATM location	\$10.00
Returned Loan Payment	\$25.00
Rolled Coins	10 free rolls per transaction, then \$0.10 per roll
Same-Day Payroll/Government Check Cashing	2% of check amount; \$5.00 minimum (waived with Bridge Benefits)
Shared Branch Checking and Savings Transactions	Free (other credit unions may charge fees for use of their branches)
Teller Check Payable to Third Party	\$5.00 each (waived with Park or Bridge Benefits)
Verification of Deposit	\$10.00 each (waived with Bridge Benefits)

Benefit Levels: \$100 average daily balance = Avenue Benefits. \$5,000 average daily balance = Park Benefits. \$10,000 average daily balance = Bridge Benefits. If you have a San Francisco FCU first mortgage or fixed-rate home equity loan you automatically qualify for Bridge Benefits. Benefit Level Calculation: The current month's benefit level is based on the previous month's combined average daily balance of accounts (savings, checking, certificate, IRA) and outstanding loans under the same core member number. (Loan balance calculation excludes balances on loans past due more than 32 days, unused credit limits, and first mortgages and fixed-rate home equity loans.)

\*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. Items will not be paid against insufficient funds if the checking account has not been open for at least 90 days, if any checking account owner is in default on other obligations to the Credit Union, if the checking account does not receive regular deposits, or if in the Credit Union's judgment the account has experienced excess overdrafts. Negative balances resulting from payment of items presented against insufficient funds must be restored within 45 days. Federally insured by NCUA.