

Schedule of Fees		Current
Description	Fee	
Par Value of One Share	\$25.00	
Membership Fee	\$0.00	
Official Check (including Cashiers checks)	\$1.00	
Money Orders	\$1.00 - first 2 free	
Domestic Wires	\$20.00	
International Wires	\$20.00	
Incoming Wire Posting	\$10.00	
IRA Transfer Fee (Outbound)	\$50.00	
Paper Statement Fee (waived for Members under 18 and over 65)	\$3.00 per month for checking accounts; \$3.00 per quarter for savings only	
Statement Copy Fee	\$5.00	
Account Activity Printout	\$3.00	
Gift Card	4.00 per card	
Debit Card Replacement Fee	\$15.00	
Early Account Closure Fee	\$25.00	
Address Locator (Change to Returned Mail Fee)	\$5.00 after 2 returned statements	
Dormant Account Fee (Change to Inactive Account Fee)	\$10.00 per year; no activity for one year	
Research Charges	\$0.20/page; \$35.00 /hour or any portion of any hour, minimum 1 hour	
Garnishments / Levies	\$50.00	
Mortgage Subordination Fee (non-SFCU refinances)	\$100.00	
Skip-a-Pay	\$30.00	
Sound Loan Fee	\$0.00	
Checking Account Fees		
Description	Fee	
Checking Fees	Varies between \$4.95 to \$20.00	
Non-Sufficient Funds (NSF/Overdraft) - Returned	\$30.00	
Deposit Item Return Fee	\$25.00	
Paid Draft (Change Name to Courtesy Pay)	\$5.00	
Overdraft Transfer	\$4.00	
Check Copy	\$2.00	
Stop payment	\$25.00	
Check printing	Varies	
ATM, ACH & Point-of-Sale (POS) Fees		
Description	Fee	
ATM Withdrawal Fee (In Network)	Varies based on type of Checking Account	
ATM Withdrawal Fee (Outside the Network)	Varies based on type of Checking Account	
Inquiry on Non-Network ATM	\$0.00	
ATM Fee - Non Member	\$3.00	
ATM Adjustment Fee	At Cost	
ATM Empty Envelope	\$30.00	
ATM/Debit Card/PIN Rush	\$30.00	
ACH Returned NSF	\$30.00	
ACH Stop Payment	\$25.00	
Visa Credit Card Fees		
Description	Fee	
Replacement Card Fee	\$15.00	
Copy of Sales or Cash Advance Slip or Periodic Statement	\$3.00	
Annual Fees	None	
Transaction Charge	None	
Cash Advance Fee	\$2.50	
Pin Replacement	\$0.00	