



# Fee Schedule

## 1. Account Monthly Service Fees

SAFE Freedom Checking.....	N/C
Perfect Cents Checking®.....	\$5.00
-Waived with eStatements and either 10 or more debit and/or credit card purchase transactions per month under same membership account, or direct deposits totaling \$500 or more per month. Waived for Capitol Club and members under 21 years of age.	
SAFE Prestige Checking.....	\$8.00
-Waived if minimum daily balance equals \$1,000 or more, or combined deposit and loan balance equals \$5,000 or more. Waived for Capitol Club and Premier Club.	
SAFE Capitol Checking.....	N/C
Business Value Checking.....	\$10.00
-Waived with eStatements and one of the following: \$2,000 minimum daily balance, combined \$4,000 in deposit and business loan balances, or SAFE Visa Business Credit Card®.	
Business Value Checking Per Check Charge.....	\$0.25
-Waived for the first 50 checks cleared per month.	
Business Checking.....	\$15.00
-Waived with eStatements and one of the following: \$5,000 minimum daily balance, combined \$10,000 in deposit and business loan balances, or SAFE Visa Business Credit Card®.	
Business Checking Per Check Charge.....	\$0.25
-Waived for the first 100 checks cleared per month.	
Money Market (personal and business).....	\$12.00
-Waived if average daily balance equals \$2,000 or more. Waived for Capitol Club on personal accounts.	
Account Maintenance.....	\$5.00
-Waived for members and business members who meet one of the following criteria: combined average daily balance of \$300 or more, active loan, new account (open less than 6 months), direct deposits totaling \$25 or more per month, 10 or more debit card purchase transactions per month, non-dividend savings account, under 21 years of age, or Perfect Cents Savings® active saver. Fee does not apply to checking or money market accounts.	

## 2. Online Banking

Online Banking Internet Account Access.....	N/C
Bill Payment Monthly Service.....	N/C
Bill Payment Monthly Inactivity.....	\$4.00
-Charged after 60 days of inactivity.	
Funds Transfer	
-Standard Delivery (3 business days).....	N/C
-Express Delivery (next business day).....	\$5.00
Popmoney	
-Standard Delivery (3 business days).....	N/C
-Express Delivery (next business day).....	\$2.50

## 3. Cashier's Checks

Under \$250.....	\$3.00
\$250 and over.....	\$5.00
Payable to an account owner for \$1,000 or more.....	N/C
Capitol Club.....	N/C
Request through CALL-24.....	N/C
Exchange of a SAFE Check.....	\$10.00
Stop Payment.....	\$30.00
Expedited Tracked Delivery.....	at cost

## 4. ATM Card/Debit Card

Replacement Card.....	\$10.00
-Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.	
Express Replacement Card.....	\$25.00
CO-OP ATM Transactions.....	N/C
Non-CO-OP ATM Transactions.....	\$2.00
-Includes withdrawals, Quick Cash advances, transfers, inquiries, and denials. Waived for Capitol Club.	
Point-of-Sale (POS) Transactions.....	N/C
-A fee may be charged by the POS provider.	
Foreign Transaction Fee.....	up to 1% of transaction amount plus any surcharges assessed by ATM owner
SAFE Security Camera Photo (each).....	\$5.00
Network ATM Security Camera Photo.....	up to \$75.00
-Each additional copy.....	
ATM Deposit Adjustment.....	\$10.00
Invalid ATM Deposit.....	\$50.00

## 5. Overdraft Services & Non-Sufficient Funds (NSF)

Overdraft Transfers.....	N/C
-Transfers from any qualified account or line of credit for payment of checks, debit card transactions, ATM withdrawals, and debits by other electronic means.	

SAFE charges a Courtesy Pay or NSF fee when you do not have enough money available in your account or overdraft source to cover a transaction.

### Courtesy Pay (Overdraft) Service

-Paid checks, Automated Clearing House (ACH) items, ATM withdrawals, debit card transactions, and other transactions made using your checking account number. Maximum of 1 fee per day when we pay an overdraft transaction based on the end-of-day actual account balance as shown below:

End-of-Day Account Balance	Fee Amount
Less than \$25 negative.....	\$2.00
\$25 - \$50 negative.....	\$17.00
More than \$50 negative.....	\$30.00

NSF (Non-Sufficient Funds) Returned Item.....	\$30.00
-Returned SAFE checks, money market checks, ACH debits or other items (includes uncollected funds). Maximum of 2 fees per day.	

## 6. Notary

Per Signature.....	\$15.00
SAFE Credit Union Documents.....	N/C
Capitol Club, Premier Club, and SAFE Prestige Checking.....	N/C

## 7. Photocopies

Cashier's Check.....	\$5.00
SAFE Check:	
-First two per statement.....	N/C
-Each additional.....	\$3.00
-Expedited copy.....	additional \$3.00
Deposited Check:	
-With receipt.....	\$5.00
-Without receipt.....	\$10.00
Sales Draft (Credit Card/Debit Card).....	\$15.00
Visa or HELOC Convenience Check.....	\$3.00
Other Documents.....	\$1.00
-Waived for electronically delivered documents	

## 8. Account Reconciliation/Research

Account Statement or Printout (per statement copy).....	\$3.00
Research (per hour \$25 minimum).....	\$25.00
-Account research above and beyond that required for normal account maintenance.	

## 9. Paper Statement

Charged each month a paper statement is generated.....	\$2.00
-Waived for members under 21 years of age or members 65 years of age or older. Waived for Capitol Club.	

## 10. Other Fees

Address Locator.....	\$5.00
Collection Items.....	at cost or minimum \$20.00
-Incoming and outgoing	
Escheat Notice.....	\$2.00
Levy, order to withhold, garnishment, tax lien, or other legal process issued against an account.....	\$75.00
Loss or damage to SAFE property.....	replacement cost
Membership Entrance.....	\$25.00
-Waived upon meeting credit union criteria.	
Member Reinstatement.....	\$25.00
-If account is reopened within 90 days.	
Original Check (if available).....	\$3.00
Par Value Charge.....	maximum \$4.99
-Charged when share balances are below \$5 for at least three consecutive months and no outstanding loan balance.	
Personalized Check Orders.....	prices vary
-SAFE Prestige Checking, Capitol Club, Premier Club - Free standard SAFE checks or \$10 off any personal check style. Limited to 1 box or discount per calendar year. Shipping may not be included.	
Returned Deposit.....	at cost or minimum \$15.00
SEP Plan Enrollment Kit.....	\$25.00
Stop Payment (check, ACH, or cashier's check).....	\$30.00
Verification of Deposit.....	\$15.00

N/C = No Charge

**11. Wire Transfers**

Incoming  
-Domestic..... N/C  
-International..... at cost or minimum \$10.00  
Outgoing  
-Domestic..... \$25.00  
-International..... at cost or minimum \$40.00  
-Wire Trace..... at cost or minimum \$35.00

**12. Safe Deposit Boxes**

**Annual Rental Fees:**

Box Size	Annual Rental	Box Size	Annual Rental
2x5	\$35.00	5x10	\$80.00
3x5	\$40.00	5x11	\$85.00
4x5	\$43.00	6x11	\$90.00
5x5	\$45.00	10x10	\$140.00
3x10	\$55.00	10x11	\$150.00
3x11	\$60.00		

-Capitol Club members are entitled to a free 2x5 or 3x5, or equivalent discount.

**Other Safe Deposit Box Fees:**

Replacement Key..... \$10.00  
-Other key must be surrendered.  
Late Rental Payment..... \$10.00  
-Charged when payment is 30 days delinquent.  
Drilling Safe Deposit Box..... \$150.00

**13. Coin Counting Machine**

Members..... 3% of transaction amount  
-Waived up to \$250 per month for deposits to minor accounts (under age 18) and Capitol Club.  
Non-Members..... 8.9% of transaction amount  
Select eCertificate or charitable donation..... N/C

**14. MyDeposit/Mobile MyDeposit Service**

Set Up Service..... N/C  
-User must provide scanner/device.  
Monthly Service..... N/C  
Per Item/Check..... N/C  
Early Termination ..... N/C

**15. MyDeposit Business Service**

Set Up Service..... N/C  
-User must provide scanner.  
Third Party Scanner Installation Assistance..... at cost  
Monthly Service..... \$50.00  
-Includes monthly service for 1 scanner. User must provide and maintain all equipment.  
Each Additional Scanner (monthly)..... \$25.00  
Per Item/Check..... N/C  
Early Termination (within 2 years)..... \$250.00

**16. Credit Cards**

**Annual Fees:**

Secured Credit Cards.....\$15.00

**Other Credit Card Fees:**

Late Payment..... \$15.00 or minimum payment amount, whichever is less.  
-Charged if payment is not received within 15 days of the payment due date.  
Cash Advance..... 3% of advance, minimum \$10.00  
-Waived if advance is taken at any SAFE ATM, through CALL-24, or Online Banking.  
-Waived for Business Credit Cards.  
Foreign Transaction Fee..... up to 1% of transaction amount plus any surcharges assessed by ATM owner  
-Waived for Platinum Rewards Visa® Credit Card.  
Returned Payment..... at cost not to exceed \$10.00  
-Charged against the savings account.  
Card Captured by Merchant..... minimum \$75.00  
Replacement Card..... \$10.00  
-Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.  
Express Replacement Card..... \$25.00

**17. SAFE Visa® Gift Card**

Purchase..... \$3.95  
-Per Card  
Maintenance/Inactivity..... \$4.95  
-Charged each month after 12 consecutive months of inactivity.  
Replacement Card..... \$15.00  
Expedited Delivery of Replacement Card..... \$40.00  
Cash Out..... \$15.00

**18. Loan Fees**

Refer to loan documents for real estate & indirect loan fees.

**Late Fees:**

Quick Cash Line of Credit..... \$15.00  
-Charged if payment is not received within 15 days of the payment due date.  
Other Loans..... 6% of scheduled payment amount, minimum \$15.00  
-Charged if payment is not received within 10 days of the payment due date.

**Other Loan Fees:**

Multiple Declined Loan Application..... \$25.00  
-Charged for each declined loan application in excess of one decline within a 90 day period.  
Rate Modification..... \$50.00  
Returned Loan Payment..... \$30.00  
-Charged against the savings account.  
Subordination..... \$250.00

SAFE is committed to providing our members easy, affordable, and convenient banking solutions to improve their financial well-being, including a variety of free and low-cost services. By choosing the best products to meet your financial needs, you may be able to avoid paying fees in the future. If you are currently incurring fees, contact a SAFE representative to discuss the products, services, and innovations we offer to help you keep more of what you earn. Visit [safecu.org](http://safecu.org), any SAFE branch, or call (916) 979-7233 or (800) SEE-SAFE.

SAFE reserves the right to change fees at any time.