



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), Bank on Sacramento accounts, 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
-Charged for transactions conducted outside the United States.	
SAFE Security Camera Photo (each).....	\$5.00
Network ATM Security Camera Photo.....	up to \$75.00
-Each additional copy..... \$1.00	
ATM Deposit Adjustment.....	\$10.00
Invalid ATM Deposit.....	\$50.00

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

Overdraft Transfers.....	\$6.00
-Transfers from any qualified account or line of credit for payment of checks, debit card transactions, ATM withdrawals, and debits by other electronic means. Waived if all overdraft transfers in one day total less than \$6. Maximum of 1 fee per day. Waived for Capitol Club and Perfect Cents Checking.	

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
Excess Withdrawal.....	\$3.00
-Each withdrawal after three per month from a Share Savings, Non-Dividend Savings, Special Share, or Business Savings. CALL-24, Online Banking, and ATM withdrawals are exempt from this fee.	
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.	
Money Market Exception.....	\$5.00
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
-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 \$60.00
 -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:

Share Secured Visa..... \$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
 -Charged for transactions conducted outside the United States. 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, any SAFE branch, or call (916) 979-7233 or (800) SEE-SAFE.

SAFE reserves the right to change fees at any time.