# Fee Schedule

## 1. Account Monthly Service Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAFE Freedom Checking</td>
<td>$4.99</td>
</tr>
<tr>
<td>Perfect Cents Checking</td>
<td>$5.00</td>
</tr>
<tr>
<td>-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.</td>
<td></td>
</tr>
<tr>
<td>SAFE Prestige Checking</td>
<td>$8.00</td>
</tr>
<tr>
<td>-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.</td>
<td></td>
</tr>
<tr>
<td>SAFE Capitola Checking</td>
<td>N/C</td>
</tr>
<tr>
<td>Business Value Checking</td>
<td>$10.00</td>
</tr>
<tr>
<td>-Waived with eStatements and one of the following:</td>
<td></td>
</tr>
<tr>
<td>$2,000 minimum daily balance, combined $4,000 in deposit and business loan balances, or SAFE Visa Business Credit Card®.</td>
<td></td>
</tr>
<tr>
<td>Business Checking Per Check Charge</td>
<td>$0.25</td>
</tr>
<tr>
<td>-Waived for the first 100 checks cleared per month.</td>
<td></td>
</tr>
<tr>
<td>Money Market (personal and business)</td>
<td>$12.00</td>
</tr>
<tr>
<td>-Waived if average daily balance equals $2,000 or more. For Capitol Club on personal accounts.</td>
<td></td>
</tr>
<tr>
<td>Account Maintenance</td>
<td>$5.00</td>
</tr>
<tr>
<td>-Waived for members and members who meet one of the following criteria:</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>6. ATM Card/Debit Card</td>
<td>$10.00</td>
</tr>
<tr>
<td>Replacement Card:</td>
<td></td>
</tr>
<tr>
<td>-Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.</td>
<td></td>
</tr>
<tr>
<td>Express Replacement Card:</td>
<td>$25.00</td>
</tr>
<tr>
<td>CO-OP ATM Transactions:</td>
<td>N/C</td>
</tr>
<tr>
<td>Non-CO-OP ATM Transactions:</td>
<td>$2.00</td>
</tr>
<tr>
<td>-Includes withdrawals, Quick Cash advances, transfers, inquiries, and denials. Waived for Capitol Club.</td>
<td></td>
</tr>
<tr>
<td>Point-of-Sale (POS) Transactions:</td>
<td>N/C</td>
</tr>
<tr>
<td>-A fee may be charged by the POS provider.</td>
<td></td>
</tr>
<tr>
<td>Foreign Transaction Fee:</td>
<td></td>
</tr>
<tr>
<td>-Up to 1% of transaction amount plus any surcharges assessed by ATM owner.</td>
<td></td>
</tr>
<tr>
<td>SAFE Security Camera Photo (each):</td>
<td>$5.00</td>
</tr>
<tr>
<td>Network ATM Security Camera Photo (each):</td>
<td>up to $75.00</td>
</tr>
<tr>
<td>-Each additional copy:</td>
<td>$1.00</td>
</tr>
<tr>
<td>ATM Deposit Adjustment:</td>
<td>$10.00</td>
</tr>
<tr>
<td>Invalid ATM Deposit:</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

## 2. Online Banking

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Banking Internet Account Access</td>
<td>N/C</td>
</tr>
<tr>
<td>Bill Payment Monthly Service</td>
<td>N/C</td>
</tr>
<tr>
<td>Bill Payment Monthly Inactivity</td>
<td>$4.00</td>
</tr>
<tr>
<td>-Charged after 60 days of inactivity.</td>
<td></td>
</tr>
<tr>
<td>Funds Transfer:</td>
<td>N/C</td>
</tr>
<tr>
<td>-Standard Delivery (3 business days)</td>
<td>$5.00</td>
</tr>
<tr>
<td>-Express Delivery (next business day)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Popmoney</td>
<td>N/C</td>
</tr>
<tr>
<td>-Standard Delivery (3 business days)</td>
<td>$2.50</td>
</tr>
<tr>
<td>-Express Delivery (next business day)</td>
<td></td>
</tr>
</tbody>
</table>

## 3. Cashier's Checks

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $250</td>
<td>$3.00</td>
</tr>
<tr>
<td>$250 and over</td>
<td>$5.00</td>
</tr>
<tr>
<td>Payable to an account owner for $1,000 or more</td>
<td>N/C</td>
</tr>
<tr>
<td>Capitol Club request through CALL-24</td>
<td>N/C</td>
</tr>
<tr>
<td>Exchange of a SAFE Check</td>
<td>$10.00</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>$30.00</td>
</tr>
<tr>
<td>Expedited Tracked Delivery</td>
<td>at cost</td>
</tr>
</tbody>
</table>

## 4. ATM Card/Debit Card

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement Card:</td>
<td></td>
</tr>
<tr>
<td>-Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.</td>
<td></td>
</tr>
<tr>
<td>Express Replacement Card:</td>
<td>$25.00</td>
</tr>
<tr>
<td>CO-OP ATM Transactions:</td>
<td>N/C</td>
</tr>
<tr>
<td>Non-CO-OP ATM Transactions:</td>
<td>$2.00</td>
</tr>
<tr>
<td>-Includes withdrawals, Quick Cash advances, transfers, inquiries, and denials. Waived for Capitol Club.</td>
<td></td>
</tr>
<tr>
<td>Point-of-Sale (POS) Transactions:</td>
<td>N/C</td>
</tr>
<tr>
<td>-A fee may be charged by the POS provider.</td>
<td></td>
</tr>
<tr>
<td>Foreign Transaction Fee:</td>
<td></td>
</tr>
<tr>
<td>-Up to 1% of transaction amount plus any surcharges assessed by ATM owner.</td>
<td></td>
</tr>
<tr>
<td>SAFE Security Camera Photo (each):</td>
<td>$5.00</td>
</tr>
<tr>
<td>Network ATM Security Camera Photo (each):</td>
<td>up to $75.00</td>
</tr>
<tr>
<td>-Each additional copy:</td>
<td>$1.00</td>
</tr>
<tr>
<td>ATM Deposit Adjustment:</td>
<td>$10.00</td>
</tr>
<tr>
<td>Invalid ATM Deposit:</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Transfers:</td>
<td>$6.00</td>
</tr>
<tr>
<td>-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.</td>
<td></td>
</tr>
<tr>
<td>SAFE charges a Courtesy Pay fee when you do not have enough money available in your account or overdraft source to cover a transaction.</td>
<td></td>
</tr>
<tr>
<td>Courtesy Pay (Overdraft Service)</td>
<td>$10.00</td>
</tr>
<tr>
<td>-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:</td>
<td></td>
</tr>
<tr>
<td>End-of-Day Account Balance Fee Amount</td>
<td></td>
</tr>
<tr>
<td>Less than $25 negative</td>
<td>$2.00</td>
</tr>
<tr>
<td>$25 - $50 negative</td>
<td>$17.00</td>
</tr>
<tr>
<td>More than $50 negative</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

## 6. Notary

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Signature</td>
<td>$15.00</td>
</tr>
<tr>
<td>SAFE Credit Union Documents</td>
<td>N/C</td>
</tr>
<tr>
<td>Capitol Club, Premier Club, and SAFE Prestige Checking</td>
<td>N/C</td>
</tr>
</tbody>
</table>

## 7. Photocopies

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier's Check</td>
<td>$5.00</td>
</tr>
<tr>
<td>SAFE Check:</td>
<td></td>
</tr>
<tr>
<td>-First two per statement</td>
<td>N/C</td>
</tr>
<tr>
<td>-Each additional</td>
<td>$3.00</td>
</tr>
<tr>
<td>-Expedited copy.</td>
<td>additional $3.00</td>
</tr>
<tr>
<td>Deposited Check:</td>
<td>$5.00</td>
</tr>
<tr>
<td>-With receipt</td>
<td></td>
</tr>
<tr>
<td>-Without receipt</td>
<td>$10.00</td>
</tr>
<tr>
<td>Sales Draft (Credit Card/Debit Card)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Visa or HELOC Convenience Check</td>
<td>$3.00</td>
</tr>
<tr>
<td>Other Documents</td>
<td>$1.00</td>
</tr>
<tr>
<td>-Waived for electronically delivered documents</td>
<td></td>
</tr>
</tbody>
</table>

## 8. Account Reconciliation/Research

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Statement or Printout (per statement copy)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Research (per hour $25 minimum)</td>
<td>$25.00</td>
</tr>
<tr>
<td>-Account research and beyond that required for normal account maintenance.</td>
<td></td>
</tr>
</tbody>
</table>

## 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address Locator</td>
<td>$5.00</td>
</tr>
<tr>
<td>Collection Items</td>
<td>at cost or minimum $20.00</td>
</tr>
<tr>
<td>-Incoming and outgoing</td>
<td></td>
</tr>
<tr>
<td>Escheat Notice</td>
<td>$2.00</td>
</tr>
<tr>
<td>Excess Withdrawal</td>
<td>$3.00</td>
</tr>
<tr>
<td>-Excess Withdrawal 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.</td>
<td></td>
</tr>
<tr>
<td>Levy order to withhold, garnishment, tax lien, or other legal process issued against an account $75.00</td>
<td></td>
</tr>
<tr>
<td>Loss or damage to SAFE property replacement cost Membership Entrance</td>
<td>$25.00</td>
</tr>
<tr>
<td>-Waived upon meeting credit union criteria</td>
<td></td>
</tr>
<tr>
<td>Member Reinstatement</td>
<td>$25.00</td>
</tr>
<tr>
<td>-If account is reopened within 90 days</td>
<td></td>
</tr>
<tr>
<td>Money Market Exception</td>
<td>$5.00</td>
</tr>
<tr>
<td>Original Check (if available)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Par Value Charge</td>
<td>maximum $4.99</td>
</tr>
<tr>
<td>-Charged when share balances are below $5 for at least three consecutive months and no outstanding loan balance.</td>
<td></td>
</tr>
</tbody>
</table>

## 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 per calendar year. Shipping may not be included.

Return 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
11. **Wire Transfers**

**Incoming**
- Domestic.................................................. at cost or minimum $10.00
- International.............................................. at cost or minimum $20.00

**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:**

<table>
<thead>
<tr>
<th>Box Size</th>
<th>Annual Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>2x5</td>
<td>$35.00</td>
</tr>
<tr>
<td>3x5</td>
<td>$40.00</td>
</tr>
<tr>
<td>4x5</td>
<td>$43.00</td>
</tr>
<tr>
<td>5x5</td>
<td>$45.00</td>
</tr>
<tr>
<td>3x10</td>
<td>$55.00</td>
</tr>
<tr>
<td>3x11</td>
<td>$60.00</td>
</tr>
</tbody>
</table>

- 5x11 $80.00
- 10x10 $140.00
- 10x11 $150.00

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

**Other Safe Deposit Box Fees:**

- Replacement Key........................................ $10.00
- Late Rental Payment................................. $10.00
- 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
- Monthly Service.......................................... N/C
- Per Item/Check............................................ N/C

15. **MyDeposit Business Service**

Set Up Service............................................. N/C
- Third Party Scanner Installation Assistance........ N/C
- Monthly Service.......................................... $50.00
- Each Additional Scanner (monthly).................. $25.00

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.
- Waived if advance is taken at any SAFE ATM, through CALL-24, or Online Banking.
- Waived for Business Credit Cards.
- Waived for Platinum Rewards Visa Credit Card.
- Waived for Business Credit Cards.
- Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.
- Waived if advance is taken at any SAFE ATM, through CALL-24, or Online Banking.
- Waived for Business Credit Cards.
- Waived for Platinum Rewards Visa Credit Card.
- Waived for Business Credit Cards.
- Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.

17. **SAFE Visa® Gift Card**

- Purchase................................................ $3.95
- Per Card................................................... $4.95

18. **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........................................... $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.

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.

N/C = No Charge

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