



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 or direct deposits totaling \$500 or more per month. Waived for Capitol Club and members under age 21.	
SAFE Prestige Checking	\$8.00
-Waived if minimum daily balance equals \$1,000 or more, or combined average daily 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 average daily 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 average daily 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.	
Savings Account Low Balance	up to \$5.00
-Charged to Share Savings, Special Purpose Share Savings, Business Share Savings, Business Special Purpose Share, Non-Dividend Share Savings, and Business Non-Dividend Savings when month end account balance is below \$5.00. Waived for members under age 21.	

2. 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, and inquiries. 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
ATM Deposit Adjustment	\$10.00

3. 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

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

Overdraft Protection Plan Transfers & Advances	N/C
-Transfers or advances from any qualified account or line of credit for payment of any type of checking account debit (payment) transaction	
Courtesy Pay (Paid NSF) Overdrafts	
-Charged if we pay the following checking transactions against insufficient funds: checks, Automated Clearing House (ACH) items, Online Banking Bill Pay, and other transactions made using your checking account or debit card number, plus only if you opt in, ATM transactions or everyday debit card transactions. Maximum of 1 fee per day when we pay an overdraft transaction based on ledger balance in your checking account at the end of the day.	

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

Returned NSF Items	\$30.00 each / \$60 per day max
-Charged if we return any ACH debit (payment) or SAFE check (including Checking, Money Market or Credit Line checks) unpaid because the account or credit line does not have sufficient available funds or credit to cover it. More than one Returned NSF fee may be charged if the same check or ACH item is presented against insufficient funds more than once. Refer to the Member Handbook for explanations of ledger balance and available balance .	

5. Paper Statement

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

6. Account Reconciliation/Research

Account Statement or Printout (per statement copy)	\$5.00
Research (per hour)	\$25.00
-Account research above and beyond that required for normal account maintenance. Minimum charge is \$25.	

7. Photocopies

Official Check	\$5.00
SAFE Check:	
-First two per statement	N/C
-Each additional	\$5.00
-Expedited copy	additional \$5.00
Deposited Check with receipt	\$5.00
-Without receipt	additional \$5.00
Other Documents	\$5.00

8. Official Checks

Official Check	\$5.00
Payable to an account owner for \$1,000 or more	N/C
Capitol Club	N/C
Exchange of a SAFE Check	\$5.00
Refund/Replacement	\$30.00
Expedited Tracked Delivery	at cost

9. Notary

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

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.	
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 or Loan Payment.....	\$15.00
Stop Payment (check, ACH).....	\$30.00
Verification of Deposit	\$15.00

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. 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-Members8.9% of transaction amount
Select eCertificate or charitable donation	N/C

13. 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	\$15.00
-Other key must be surrendered.	
Late Rental Payment	\$10.00
-Charged when payment is 30 days delinquent.	
Drilling Safe Deposit Box	\$150.00

14. 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

15. Loan Fees

Refer to real estate, consumer, business, and credit card agreements for loan fees.

Fee Schedule Summary of Updates

Effective April 9, 2022

Fee	Summary of Updates
Savings Account Low Balance	<ul style="list-style-type: none"> • New fee - Up to \$5 • Charged to Share Savings, Special Purpose Share Savings, Business Share Savings, Business Special Purpose Share, Non-Dividend Share Savings, and Business Non-Dividend Savings when month end account balance is below \$5.00. • Waived for members under age 21.
Account Maintenance	Eliminated
Par Value Charge	Eliminated
Courtesy Pay (Paid NSF) Overdrafts	Clarified that fee is assessed based on end-of-day ledger balance in your checking account.
Returned NSF Items	Clarified that: <ul style="list-style-type: none"> • Fee is assessed based on available balance in your account. • More than one Returned NSF fee may be charged if the same check or ACH item is presented against insufficient funds more than once.
Returned Deposit or Loan Payment	\$15
Official Checks	\$5 Waived when payable to an account owner for \$1,000 or more and for Capitol Club.
Photocopies	\$5 per document Additional expedited delivery fees apply.

N/C = No Charge

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 upon legally required notice.