



FEE SCHEDULE FOR DEPOSIT ACCOUNTS (AS OF 10/1/2017)

This Fee Schedule discloses fees applicable to share deposit accounts and services offered by Santa Clara County Federal Credit Union, and is supplied as a supplement to your Truth-in-Savings Disclosure. Please call 408-282-0700 to obtain the most current fee information.

	Basic	Starts Free	Gets Better (5)
Membership Fee (Per Member) (1)	\$5.00	\$5.00	\$5.00
Maintenance Fee for Early Termination (2)	\$10.00	\$10.00	\$10.00
Membership Account below Par Value (\$25)	\$10.00/quarter	\$10.00/quarter	\$10.00/quarter
Early withdrawal from Vacation Club account	\$10.00	\$10.00	\$10.00
Early withdrawal from Holiday Club account	\$10.00	\$10.00	\$10.00
Statement Copies	\$7.00	\$5.00	Free
Account Verification Letter	\$15.00	\$10.00	Free
Account Reconciliation/Research Fee	\$30 / hour	\$30 / hour	\$30 / hour
Dormant/Unclaimed Acct Notice (after 3 years)	\$2.00	\$2.00	\$2.00
Levy Processing Fee	\$20.00	\$20.00	\$20.00
Locator Fee per quarter for non-current address	\$1.00	\$1.00	\$1.00
Wire Transfer Fee (Outgoing)	\$30.00	\$25.00	Free
Wire Transfer Fee (International Outgoing)	\$30.00	\$30.00	\$30.00
Returned Deposit Check (from Account Holder)	\$20.00	\$20.00	\$20.00
Returned Deposit Check (from Third Party)	\$10.00	\$10.00	\$10.00
Returned Statement Fee	\$5.00	\$5.00	\$5.00
Cashier's Check (3)	\$7.00	\$5.00	Free
Money Order	\$5.00	\$3.00	Free
Letter to Inactive Member (per letter)	\$5.00	\$5.00	\$5.00
IRA Closure/Termination Fee	\$30.00	\$30.00	\$30.00
Notary Fee (Non SCCFCU documents)	\$10 per Signature	\$10 per Signature	\$10 per Signature
Plastic Card Rush Order Fee	\$30.00	\$30.00	\$30.00
DocuSign Fee	\$5.00	\$5.00	\$5.00
Pay by Phone	\$15.00	\$15.00	\$15.00
Pay by Web	\$10.00	\$10.00	\$10.00
Automatic Overdraft Transfer	N/A	\$3.00	Free
Temporary Checks (sheet of 4 checks)	N/A	\$3.00/sheet	1 Free Sheet / Month
Courtesy Pay Fee for Paid NSF, ACH or EFT Item (4)	N/A	\$29.00	\$29.00
Fee for Returned NSF, ACH or EFT Item (4)	\$29.00	\$29.00	\$29.00
Stop Payment (4)	\$20.00	\$20.00	\$20.00
Copy of Paid Check	N/A	\$5.00	\$3.00
Prepaid EMV Cards			
EMV Card Fee	\$8.00	\$8.00	\$8.00
Express Card Delivery Fee	\$25.00	\$25.00	\$25.00
Emergency Card Replacement Fee	\$35.00	\$35.00	\$35.00
EMV Card Replacement / Reissue Fee	\$6.00	\$6.00	\$6.00
EMV Card Reload Fee	\$5.00	\$5.00	\$5.00
Monthly Inactivity Fee (after 365 days of inactivity upon activation)	\$3.00	\$3.00	\$3.00
Monthly Maintenance Fee (after 90 days from card activation)	\$4.00	\$4.00	\$4.00
ATM Withdrawal Fee	\$3.00	\$3.00	\$3.00
Foreign Exchange Fee	2% of purchase	2% of purchase	2% of purchase
Automated IVR Call Fee (free for getting PIN and Balance Information)	\$1.00	\$1.00	\$1.00
Live Member Support Agent Fee	\$4.00	\$4.00	\$4.00
ATM / Check Cards			
ATM / Check Card Replacement	\$6.00	\$6 ATM, Debit Free	\$6 ATM, Debit Free
Visa Debit/Credit Card Instant Issue	\$6.00	\$6.00	\$6.00
Cash Withdrawal at STAR or PLUS ATMs	\$1.75	4 free per month, then \$1.75 each	Unlimited
Cash Withdrawal at CO-OP ATMs	4 free per month, then \$1.75 each	Free	Free
CO-OP Deposit Adjustment	\$2 per Deposit	\$2 per Deposit	\$2 per Deposit
CO-OP Check Adjustment	\$6 per Check	\$6 per Check	\$6 per Check
Foreign ATM surcharge (non-SCCFCU card at ATM)	\$3.00	\$3.00	\$3.00
Online Connection & Bill Pay			
Bill Pay Inactive Fee (After 90 Days)	N/A	\$5.50	\$5.50
Bill Pay Fee for Returned NSF Item	N/A	\$29.00	\$29.00
Bill Pay Stop Payment	N/A	\$20.00	\$20.00
Members' Choice Money Market Accounts			
Fee for More than 3 Checks Clearing per Month	\$29.00	\$29.00	\$29.00
Fee for Check Under \$300	\$29.00	\$29.00	\$29.00
Fee for Paid or Returned NSF, ACH or EFT Item	\$29.00	\$29.00	\$29.00
Fee for non-member to cash a Credit Union check	\$10.00	\$10.00	\$10.00

- (1) Membership Fee is a one-time fee per member, and is waived for members under age 26.
- (2) Fee is assessed if member terminates membership within six months of initial membership establishment.
- (3) Stop payment on Cashiers Checks may be placed on the 91st day after the day of issue.
- (4) Excludes Returned NSF or Stop Payment items for Bill Pay transactions.
- (5) M3 Money Club Accounts qualify for the same fee structure as Gets Better members, but not for special or promotion interest rates.