

SOLANO FIRST FEDERAL CREDIT UNION

MEMBERSHIP SHARE ACCOUNT FEES	
New Membership Fee (non-refundable)	\$10.00
Account Closure Fee (if closed within six months of opening)	\$20.00
Low Balance Fee, Per Month (if balance falls below \$25 minimum)	\$ 3.00
CHECKING ACCOUNT FEES	
Paid Check Copy (2 per statement period provided free)	\$ 5.00 (FREE Online!)
Insufficient Funds	\$29.00
Insufficient Funds – Courtesy Pay	\$29.00
Overdraft Transfer	\$ 4.00
Temporary Checks (4 per page)	\$ 3.00
Check Printing (ask for current pricing)	Varies
Stop Payment Check/Stop ACH, Single or Range (free check stop if done electronically)	\$20.00
Bill Pay Return Check	\$25.00
Bill Pay Stale Check	\$25.00
Bill Pay Stop Payment	\$25.00
Paper Statement Fee (per-statement, monthly & quarterly) (excludes e-statements)	\$2.00
FREEDOM CHECKING	
Monthly Service Fee	\$15.00
Monthly Service Fee Rebate (Direct Deposit of \$500 or more per month to qualify for monthly rebate)	\$15.00
CHRISTMAS CLUB ACCOUNT FEES	
Early Withdrawal	\$10.00
Year-End Distribution by Check	\$ 5.00
Year-End Transfer to SFFCU Account	FREE
FIRST CHOICE MONEY MARKET ACCOUNT FEES	
Excessive Transaction Fee (see account disclosure)	\$15.00
Low Balance Fee, Per Month (if balance falls below \$2,500 at any time during the month)	\$15.00
ACH FEES	
ACH Insufficient Funds Fee	\$29.00
ACH Courtesy Pay Fee	\$29.00

ATM/DEBIT CARD FEES	
Deposit Adjustment	\$10.00
Insufficient Funds Withdrawal	\$29.00
Replacement Card	\$5.00
CO-OP, Non CU Owned, 3 rd Party ATM Image	\$20.00
ATM/DEBIT CARD – NO ANNUAL FEE	
Freedom Checking and/or Savings Only Accounts: Each Transaction at Non-SFFCU ATMs	\$ 1.50
FREE Checking: Each Transaction Over 4 Per Month at Non-SFFCU ATMs	\$ 1.50
ATM/DEBIT CARD – ANNUAL FEE (Annual Fee Option Available on All Accounts)	
Annual Fee for Primary Card	\$12.00
Annual Fee for Additional Card (per account)	\$ 6.00
Each Transaction Over 10 Per Month at Non-SFFCU ATMs	\$ 1.50
MISCELLANEOUS SERVICE FEES	
Check Cashing (per item on aggregate share balances of less than \$300 and all non-member check cashing)	\$ 5.00
Wire Transfer Outgoing	\$25.00
Wire Transfer Incoming	No Fee
Wire Transfer Foreign	\$35.00 +costs
Returned Deposit Item or Payment (On ATM returned items, a network charge will be added)	\$20.00
Returned Deposit Item Drawn From Your Account (On ATM return items, a network charge will be added)	\$30.00
Teller Check – 1 free per day	\$ 3.00
Cashier’s Check	\$ 5.00
Teller/Cashiers Check Lost/Stolen	\$25.00
Foreign/Domestic Check Collections	\$20.00 +costs
Processing Legal Documents (e.g. tax levies, judgments, subpoenas)	\$35.00
Account Research, per hour (1 hr. min., includes statement balancing)	\$25.00

Duplicate or Interim Statement	\$ 5.00
Copy of Deposit Items	\$ 5.00
Notary Services (per signature)	\$10.00
--Credit Union Documents	FREE
Medallion Stamp per signature (member only)	\$10.00
VISA Gift Cards, each	\$ 3.50
Inactive Account (per mo.) (no activity 12+ months)	\$ 3.00
Escheat Fee	\$ 2.00
Rolled Coin 10 Rolls or Less	FREE
11 Rolls or More (per roll)	\$ 0.25
Mailed Receipts	\$ 2.00
Incorrect Address (per month)	\$ 5.00
Photo Copies/Fax (U.S. only) (per page)	\$ 1.00
Credit/Check Card Receipt Copy	\$10.00
Tax Form 1098/1099 Copy (through Home Banking – Free)	\$ 5.00
REAL ESTATE ASSOCIATED FEES	
Reconveyance Fee	\$100.00
Verification of Deposit	\$15.00
Subordination Fee	\$150.00
Demand for Real Estate Payoff	\$40.00
CONSUMER LOAN FEES	
Loan Payment Deferment	\$25.00
Skip-A-Pay	\$25.00
Subsequent Action Fee (member request change payment date; first time free)	\$10.00
DMV Lien Release Fee (in lieu of electronic release; fee assessed after 90 days)	\$15.00
Pay By Phone Fee	\$10.00
COLLECTION FEES	
Loan Modification 1 st Mtg.	\$250.00
Loan Modification 2 nd Mtg.	\$150.00
Loan Modification Consumer Loans	\$75.00
Collection Pay by Phone Fee	\$15.00
Repo Reinstatement Fee	\$100.00
Foreclosure reinstatement Fee	\$150.00

Solano First Locations

Fairfield Office

1000 Union Ave.

Fairfield, CA 94533

Hours: M-Th 9 a.m. – 5 p.m.

Friday 9 a.m. – 6 p.m.

Fairfield 2 Drive-Thru

Deposit-Taking ATMs

1000 Union Ave.

Fairfield, CA 94533

(Open 24/7)

Paradise Valley Office

(Inside Raley's)

3330 North Texas Street

Fairfield, CA 94533

Hours: M-F 10 a.m. – 7 p.m.

Sat. 9 a.m. – 3 p.m.

Deposit-Taking ATM: 6 a.m. – 11 p.m. (7 days/wk.)

Vacaville Office

151 Elmira Rd.

Vacaville, CA 95687

Hours: M-Th 9 a.m. – 5 p.m.

Friday 9 a.m. – 6 p.m.

Vacaville 2 Drive-Thru

Deposit-Taking ATMs

151 Elmira Rd.

Vacaville, CA 95687

(Open 24/7)

Phone Hours:

M-Thur. 8:30 a.m.-5 p.m.

Friday. 8:30 a.m.-6 p.m.

Phone: (707) 422-1342

(800) 422-6988

Fax: (707) 422-1867

These fees may apply to all your accounts, unless otherwise noted. Fees imposed will generally be debited from your account or may be paid in cash by you when the service is requested or when charges become due. Fees may change at any time, and you will be notified of such changes as required by law.



FEE SCHEDULE

EFFECTIVE

May 1, 2016