

Solano First Federal Credit Union

LOCATIONS:

Fairfield Office

1000 Union Avenue
P.O. Box 5040
Fairfield, CA 94533
Hours: M-Th 9 a.m.-5 p.m.
Friday 9 a.m.-6 p.m.

Vallejo Office

Glen Cove Center
102 Robles Way
Vallejo, CA 94591
Hours: M-Th 10 a.m.-5 p.m.
Friday 10 a.m.-6 p.m.
Branch does not dispense cash. ATM
available for all cash withdrawals.

Vacaville Office

750 Mason Street, Ste. 102
Vacaville, CA 95688
Hours: M-Th 9 a.m.-5 p.m.
Friday 9 a.m.-6 p.m.

Vacaville Drive-Thru ATM:

148 Aegean Way (open 24/7)

Paradise Valley Office

(located 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.
ATM: 6 a.m.-11 p.m. (7 days/wk)

DREAM. ACHIEVE. SUCCESS.

e-Branch hours:

M-Th 7:30 a.m.-5 p.m.
Friday 7:30 a.m.-6 p.m.

Phone: (707) 422-1342

Toll-Free (800) 422-6988

Fax: (707) 422-1867

WEBSITE:

www.solanofirst.com



FEE SCHEDULE

EFFECTIVE
FEBRUARY 1, 2008

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)	\$15.00
Low Balance Fee, Per Month (if balance falls below \$25 minimum)	\$ 2.00
CHECKING ACCOUNT FEES	
Paid Check Copy (2 per statement period provided free)	\$ 5.00 (FREE Online!)
Insufficient Funds or Refer to Maker	\$22.00
Insufficient Funds – Courtesy Pay	\$22.00
Overdraft Transfer	\$ 2.00
Temporary Checks (4 per page)	\$ 2.00
Check Printing (ask for current pricing)	VARIES
Stop Payment Check/Stop ACH Single or Range (free check stop if done electronically)	\$18.00
FREEDOM CHECKING	
Monthly Service Fee	\$15.00
Monthly Service Fee Rebate (Direct Deposit of \$500 or more per month to qualify for monthly rebate)	\$ 5.00
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
IRA ACCOUNT FEES	
Annual Fee (applications after 1/1/2000)	\$15.00

Transfer or Closure to Another Institution (waived if paid upon death)	\$15.00
ATM/DEBIT CARD FEES	
Insufficient Funds Withdrawal	\$22.00
Replacement Card	\$10.00
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
Phone Center Transactions (Transactions done through First Call or Home Banking – Free)	\$ 2.00
Wire Transfer Outgoing	\$20.00
Wire Transfer Incoming	\$10.00
Returned Deposit Item or Payment (On ATM return 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	\$30.00
Processing Legal Documents (e.g. tax levies, judgments, subpoenas)	\$35.00
Account Research, per hour (1 hr. minimum, 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	\$ 2.95
American Express Travelers Checks Single Signature-1.0% of purchase Dual Signature-1.5% of Purchase	
Gift Check	\$ 2.50
Inactive Account (per mo.) (no activity 12+ months)	\$ 3.00
Escheat Fee	\$ 2.00
Rolled Coin 10 Rolls or Less 11 Rolls or More (per roll)	FREE \$ 0.25
Mailed Receipts	\$ 2.00
Incorrect Address (per month)	\$ 5.00
Photo Copies (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	\$45.00
Verification of Deposit	\$10.00
Subordination Fee	\$60.00
Demand for Real Estate Payoff	\$30.00

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.