

Solano First Federal Credit Union

Fee Schedule *(Effective May 1, 2018)*

Membership Share Account Fees

New Membership.....	\$5.00
<i>(non-refundable)</i>	
Account Closure.....	\$20.00
<i>(if closed within six months of opening)</i>	
Low Balance, <i>(per month)</i>	\$3.00
<i>(if balance falls below \$25 minimum)</i>	

General Account Fees

Paid Check Copy.....	\$5.00
<i>(2 per statement period provided free)(Free Online)</i>	
Insufficient Funds.....	\$29.00
Insufficient Funds Courtesy Pay.....	\$29.00
Overdraft Transfer.....	\$4.00
Temporary Checks <i>(4 per page)</i>	\$3.00
Check Printing.....	Varies
<i>(ask for current pricing)</i>	
Stop Payment Check/Stop ACH.....	\$20.00
<i>Single or Range (free check stop if done electronically)</i>	
Bill Pay Return Check.....	\$25.00
Bill Pay Stale Check.....	\$25.00
Bill Pay Stop Payment.....	\$25.00
Paper Statement.....	\$2.00
<i>(per-statement, monthly & quarterly) (excludes e-statements)</i>	

Freedom Checking Fees

Monthly Service.....	\$15.00
Monthly Service Rebate.....	\$15.00
<i>(Direct Deposit of \$500 or more per month to qualify for monthly rebate)</i>	

Christmas Club Fees

Early Withdrawal.....	\$10.00
Year-End Distribution by Check.....	\$5.00
Year-End Transfer to SFFCU Account.....	Free

First Choice Money Market Fees

Excessive Transaction.....	\$15.00
<i>(see account disclosure)</i>	
Low Balance <i>(per month)</i>	\$15.00
<i>(if balance falls below \$2,500 at any time during the month)</i>	

ACH Fees

ACH Insufficient Funds.....	\$29.00
ACH Courtesy Pay.....	\$29.00
Stop Payment ACH.....	\$20.00

Debit Card Fees

Deposit Adjustment.....	\$10.00
Insufficient Funds Withdrawal.....	\$29.00
Replacement Card.....	\$5.00
CO-OP, Non CU, 3rd Party ATM Image.....	\$20.00

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

Debit Card - Annual Fee

(Annual Fee Option Available on All Accounts)

Annual Fee for Primary Card.....	\$12.00
Annual Fee for Additional Card.....	\$6.00
<i>(per account)</i>	
Each Transaction Over 10 Per Month at Non-SFFCU ATMs.....	\$1.50

Miscellaneous Service Fees

Check Cashing.....	\$5.00
<i>(per item on aggregate share balances of less than \$300 and all non-member check cashing)</i>	
Wire Transfer Outgoing, Domestic.....	\$25.00
Wire Transfer Incoming, Domestic.....	No Fee
Wire Transfer Outgoing, Foreign.....	\$35.00
	+costs
Wire Transfer Incoming, Foreign.....	\$25.00
Returned Deposit Item or Payment.....	\$20.00
<i>(On ATM returned items, a network charge will be added)</i>	
Returned Deposit Item Drawn From Your Account.....	\$30.00
<i>(on ATM return items, a network charge will be added)</i>	
Teller Check – 1 free per day.....	\$3.00
Cashier's Check.....	\$5.00
Teller/Cashier's Check Lost/Stolen.....	\$25.00
Foreign/Domestic Check Collections.....	\$20.00
	+costs
Processing Legal Documents.....	\$35.00
<i>(e.g. tax levies, judgments, subpoenas, garnishments)</i>	
Account Research <i>(per hour)</i>	\$25.00
<i>(1 hr. min., includes statement balancing)</i>	
Duplicate or Interim Statement.....	\$5.00
Copy of Deposit Items.....	\$5.00
Notary Services <i>(per signature)</i>	\$15.00
-Credit Union Documents.....	Free
Medallion Stamp <i>(per signature, member only)</i>	\$15.00

Miscellaneous Service Fees

Signature Guarantee (per signature).....	\$15.00
(member only)	
VISA Gift Cards (each).....	\$3.50
Inactive Account.....	\$5.00
(per mo.) (no activity 3+ months)	
Escheat.....	\$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.....	\$1.00
(U.S. only)(per page)	
Credit/Check Card Receipt Copy.....	\$10.00
Tax Form 1098/1099 Copy.....	\$5.00
(free through Home Banking)	

Real Estate Associated Fees

Reconveyance.....	\$50.00+cost
Verification of Deposit.....	\$15.00
Subordination.....	\$150.00
Demand for Real Estate Payoff.....	\$40.00

Consumer Loan Fees

Loan Payment Deferment.....	\$25.00
Skip-A-Pay.....	\$25.00
Subsequent Action.....	\$10.00
(member request change payment date; first time free)	
DMV Lien Release.....	\$15.00
(in lieu of electronic release; fee assessed after 90 days)	
Pay By Phone.....	\$10.00

Collection Fees

Loan Modification 1st Mtg.....	\$250.00
Loan Modification 2st Mtg.....	\$150.00
Loan Modification Consumer Loans.....	\$75.00
Collection Pay by Phone.....	\$15.00
Repo Reinstatement.....	\$100.00
Foreclosure Reinstatement.....	\$150.00

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.



Solano First Locations

Fairfield Office

1000 Union Ave.
Fairfield, CA 94533
Hours: M-Th 9 a.m. – 5 p.m.
2 Drive-Thru Deposit-Taking ATMs (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.
Sat. 10 a.m. – 2 p.m.
2 Drive-Thru Deposit-Taking ATMs (Open 24/7)

eBranch

Phone Hours:
M-Thur. 8:30 a.m.-5 p.m.
Friday. 8:30 a.m.-6 p.m.

Contact Us

eBranch Phone: (707) 422-1342
(800) 422-6988 Fax: (707) 422-1867

Card Member Services

Falcon Card Services
(Open 24/7)

Debit Card:
In Country: 888-241-2440
Out of Country: 909-941-1034

Credit Card:
In Country: 800-890-5097
Out of Country: 727-227-2447