

MEMBERSHIP: \$5
SAVINGS & MONEY MARKET ACCOUNTS

Basic Savings	No Monthly Fee
Access Savings	No Monthly Fee
Holiday Club Savings	\$20 Early Withdrawal Fee
Super D'per Savings	No Monthly Fee
FlexFund	No Monthly Fee/6 Withdrawals Per Month Allowed
Money Market	No Monthly Fee/3 Withdrawals Per Quarter Allowed

CHECKING ACCOUNTS & ATM/DEBIT CARDS

Power Perks Checking	\$6/Month with eStatements \$7/Month without eStatements
Nimble Checking	No Monthly Service Fee. Up to 10 checks free/month; \$1 per check thereafter.
Second Chance Checking	\$5/Month (may waive fee after six months with eStatements)
Non-Sufficient Funds (NSF)	\$14.00/Item
Freedom/Courtesy Pay	\$20.00/Item
Overdraft	\$14.00/Item
Debit Card Foreign Transaction	2% of transaction in US dollars
Debit/ ATM Replacement Card	\$10.00
Debit/ATM Card Invalid Dispute	\$15.00
Debit Card Rush	Federal Express cost
Foreign ATM Withdrawal (Non-CO-OP)	\$2.00

VISA CREDIT CARD

Cash Advance	\$2.00 or 2.00% of the amount of each cash advance, whichever is greater
Foreign Transaction	2.00% of transaction in US dollars
Late Payment	\$10.00
Returned Payment	\$15.00
Credit Card Rush	Federal Express cost

OTHER SERVICE FEES:

Account Research	\$30.00/Hour (minimum 1 hour)
ACH Overdraft	\$14.00/Item
ATM Deposit Adjustment	\$5.00
Cash Advance (Non-SCCCU Credit Cards)	\$8.00
Cashier's Check	\$6.00/ Check
Coin or Cash Order from Business	\$25.00/Order
Printed Check Copy (any check, including cashier's check)	\$6.00
Collection Item	\$15.00
Escheatment Notice	\$2.00
Foreign Item Collection	\$50.00
Inactive Account	\$5.00/Annually
Levy/Legal Process	\$100.00
Loan Extension	\$25.00/Month Extended
Loan Payment by Phone	\$15.00
Loan Payment Using Express Pay	\$4.95
Membership Closure	\$20.00 within 90 days
Money Order	\$3.00/Money Order
Money Order – Lost or Stolen	\$20.00
Incorrect Address	\$3.00/Month
Non-Member Check Cashing	\$5.00/Item
Redeposit Item	\$15.00
Overdraft Transfer Fee	\$5.00
Retrieval and Copy of Paid Check	\$5.00
Returned Item	\$15.00/Item
Returned Item Deposit (resulting in negative balance)	\$20.00/Item
Returned Mail Processing	\$5.00/Item
Rolled Coin Processing	\$0.10/Roll after 10 rolls
Skip-A-Payment Fee	\$30.00/Request
Statement Copy	\$6.00/Item
Stop Payment (all checks, including cashier's checks)t	\$20.00/Request
Stop Payment (ACH)	\$25.00/Request
Temporary Checks	\$5.00/ Page
Verification of Deposit	\$10.00
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$35.00/Transfer
Wire Transfer (Outgoing/Foreign)	\$50.00/Transfer

SANTA CRUZ 55 River Street, Santa Cruz, CA 95060
SOQUEL 2750 41st Avenue, Suite F, Soquel, CA 95073
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FOR MORE INFORMATION, PLEASE CALL 831-425-7708.