



Fee Schedule

1. Account Monthly Service Fees

SAFE Freedom Checking.....	No Charge
Perfect Cents Checking®.....	\$5.00
- Waived with eStatements and either 10 or more debit and/or credit card purchase transactions per month or direct deposits totaling \$500 or more per month. Waived for Capitol Club and members under age 21.	
SAFE Prestige Checking.....	\$8.00
- Waived if minimum daily balance equals \$1,000 or more, or combined average daily deposit and loan balance equals \$5,000 or more. Waived for Capitol Club and Premier Club.	
SAFE Capitol Checking.....	No Charge
Business Value Checking.....	\$10.00
- Waived with eStatements and one of the following: \$2,000 minimum daily balance, combined \$4,000 average daily deposit and business loan balances, or SAFE Visa® Business Credit Card.	
Business Value Checking Per Check Charge.....	\$0.25
- Waived for the first 50 checks cleared per month.	
Business Checking.....	\$15.00
- Waived with eStatements and one of the following: \$5,000 minimum daily balance, combined \$10,000 average daily deposit and business loan balances, or SAFE Visa Business Credit Card.	
Business Checking Per Check Charge.....	\$0.25
- Waived for the first 100 checks cleared per month.	
Money Market (personal and business).....	\$12.00
- Waived if average daily balance equals \$2,000 or more. Waived for Capitol Club on personal accounts.	
Savings Account Low Balance.....	up to \$5.00
- Charged to Share Savings, Special Purpose Share Savings, Business Share Savings, Business Special Purpose Share, Non-Dividend Share Savings, and Business Non-Dividend Savings when month end account balance is below \$5.00. Waived for members under age 21.	

2. ATM Card/Debit Card

Replacement Card.....	\$10.00
- Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.	
Express Replacement Card.....	\$25.00
Co-op ATM Transactions.....	No Charge
Non-Co-op ATM Transactions.....	\$2.00
- Includes withdrawals, Quick Cash advances, transfers, and inquiries. Waived for Capitol Club.	
Point-of-Sale (POS) Transactions.....	No Charge
- A fee may be charged by the POS provider.	
Foreign Transaction Fee.....	up to 1% of transaction amount plus any surcharges assessed by ATM owner.
SAFE Security Camera Photo (each).....	\$5.00
ATM Deposit Adjustment.....	\$10.00

3. Overdraft Services & Non-Sufficient Funds (NSF)

Overdraft Protection Plan Transfers & Advances No Charge

- Transfers or advances from any qualified account or line of credit for payment of any type of checking account debit (payment) transaction.

Courtesy Pay (Paid NSF) Overdrafts

- Charged if we pay the following checking transactions against insufficient funds: checks, Automated Clearing House (ACH) items, Online Banking Bill Pay, and other transactions made using your checking account or debit card number, plus only if you opt in, ATM transactions or everyday debit card transactions. Maximum of 1 fee per day when we pay an overdraft transaction based on **ledger balance** in your checking account at the end of the day (refer to table below).

End of Day Account Balance	Fee Amount
Less than \$25.00 negative	\$2.00
\$25.00 – \$50.00 negative	\$17.00
More than \$50.00 negative	\$30.00

Returned NSF Items.....\$30.00 each / \$60 per day max

- Charged if we return any ACH debit (payment) or SAFE check (including Checking, Money Market, or Credit Line checks) unpaid because the account or credit line does not have sufficient **available** funds or credit to cover it. More than one Returned NSF fee may be charged if the same check or ACH item is presented against insufficient funds more than once.

Refer to the Member Handbook for explanations of **ledger balance** and **available balance**.

4. Paper Statement

Charged each month a paper statement is generated \$2.00

- Waived for Capitol Club, members under age 21, and members age 65 and older.

5. Account Reconciliation/Research

Account Statement or Printout (per statement copy)..... \$5.00

Research (per hour) \$25.00

- Account research above and beyond that required for normal account maintenance. Minimum charge is \$25.

6. Photocopies

Official Check..... \$5.00

SAFE Check:

- First two per statement No Charge
- Each additional \$5.00
- Expedited copy additional \$5.00

Deposited Check with receipt..... \$5.00

- Without receipt..... additional \$5.00

Other Documents \$5.00

7. Notary

Per signature..... \$15.00

SAFE Credit Union Documents..... No Charge

Capitol Club; Premier Club; SAFE Prestige Checking... No Charge

8. Official Checks

Official Check	\$5.00
Payable to an account owner for \$1,000 or more	No Charge
Capitol Club	No Charge
Exchange of a SAFE Check	\$5.00
Refund/Replacement	\$30.00
Expedited Tracked Delivery	at cost

9. Other Fees

Address Locator	\$5.00
Collection Items	at cost or minimum \$20.00
- Incoming and outgoing	
Escheat Notice	\$2.00
Levy, order to withhold, garnishment, tax lien, or other legal process issued against an account	\$75.00
Loss or damage to SAFE property	replacement cost
Membership Entrance	\$25.00
- Waived upon meeting credit union criteria.	
Personalized Check Orders	prices vary
- SAFE Prestige Checking, Capitol Club, and Premier Club: Free standard SAFE checks or \$10 off any personal check style. Limited to 1 box or discount per calendar year. Shipping may not be included.	
Returned Deposit or Loan Payment	\$15.00
Stop Payment (check, ACH)	\$30.00
Verification of Deposit	\$15.00

10. Wire Transfers

Incoming	
- Domestic	No Charge
- International	at cost or minimum \$10.00
Outgoing	
- Domestic	\$25.00
- International	at cost or minimum \$40.00
- Wire Trace	at cost or minimum \$35.00

11. MyDeposit Business Service

Set Up Service	No Charge
- User must provide scanner.	
Third-Party Scanner Installation Assistance	at cost
Monthly Service	\$50.00
- Includes monthly service for 1 scanner. User must provide and maintain all equipment.	
Each Additional Scanner (monthly)	\$25.00
Per Item/Check	No Charge
Early Termination (within 2 years)	\$250.00

12. Safe Deposit Boxes

Annual Rental Fees (see table):

Box Size	Annual Rental
2x5	\$35.00
3x5	\$40.00
4x5	\$43.00
5x5	\$45.00
3x10	\$55.00
3x11	\$60.00
5x10	\$80.00
5x11	\$85.00
6x11	\$90.00
10x10	\$140.00
10x11	\$150.00

- Capitol Club members are entitled to a free 2x5 or 3x5, or equivalent discount.

Other Safe Deposit Box Fees:

Replacement Key	\$15.00
- Other key must be surrendered.	
Late Rental Payment	\$10.00
- Charged when payment is 30 days delinquent.	
Drilling Safe Deposit Box	\$150.00

13. Coin Counting Machine

Members	3% of transaction amount
- Waived up to \$250 per month for deposits to minor accounts (under age 18) and Capitol Club.	
Non-Members	8.9% of transaction amount
Select eCertificate or charitable donation	No Charge

14. Loan Fees

Refer to real estate, consumer, business, and credit card agreements for loan fees.

SAFE is committed to providing our members easy, affordable, and convenient banking solutions to improve their financial well-being, including a variety of free and low-cost services. By choosing the best products to meet your financial needs, you may be able to avoid paying fees in the future. If you are currently incurring fees, contact a SAFE representative to discuss the products, services, and innovations we offer to help you keep more of what you earn. Visit safecu.org, any SAFE branch, or call (916) 979-7233 or (800) SEE-SAFE.