



SCHEDULE OF FEES & CHARGES—BUSINESS

Effective: August 1, 2020

SHARE ACCOUNTS

Monthly Service Charge (less than \$100)	\$5.00
Free if: Daily Aggregate Deposits or Aggregate Loans are \$5,000 or more, if member has monthly direct deposit, or is between the ages of 0-22.	
Overdraft Transfer Fee (in excess of 6 transactions per mo.)	\$5.00 per transaction

ALL CHECKING ACCOUNTS

Checks Returned NSF or Closed Account	\$20.00
Photo Copies of Cancelled Checks (First two per month are free)	\$3.00
Check Printing	Varies
Initiate or Reverse Stop Payment on Check	\$20.00
Overdraft/Privilege Fee of NSF Checks/ATM/ ACH/Debit	\$20.00/item
Cash Purchased, per strap	\$0.20
Coin Purchased, per roll	\$0.20
Deposit Corrections	\$10.00

REGULAR BUSINESS CHECKING

Daily Balance Required	\$5,000.00
Below Minimum Balance	\$10.00
Number of FREE Transactions*	200
Exceeding 200 Transactions, per transaction	\$0.25

*Transaction items include: cleared checks, per individual deposit (not per item), per withdrawal and per ACH debit. ACH and ATM deposits are excluded.

SIMPLY FREE BUSINESS CHECKING

Number of FREE Transactions*	100
Exceeding 100 transactions	\$0.25

*Transaction items include: cleared checks, per individual deposit (not per item), per withdrawal and per ACH debit. ACH and ATM deposits are excluded.

MONEY MARKET ACCOUNT

Monthly Service Charge (below \$2,500 balance)	\$8.00
Withdrawal Fee (in excess of 6 transactions)	\$5.00

PREMIER MONEY MARKET

Monthly Service Charge (Below \$100,000 balance)	\$10.00
Withdrawal Fee (in excess of 3 transactions)	\$10.00

HEALTH SAVINGS ACCOUNT

Minimum opening deposit (Waived w/ Direct Deposit)	\$25.00
Closed account fee	\$25.00

SAFE DEPOSIT BOXES* Not Insured by NCUA

Small (2 x 5)	\$30.00
Medium (3 x 5)	\$35.00
Large (4 x 5)	\$40.00
X Large (5 x 5)	\$50.00
Legal (3 x 10)	\$55.00
Legal (5 x 10)	\$70.00
Jumbo (10 x 10)	\$110.00
Lost or broken key	\$25.00
Locksmith Service	\$25 + Locksmith

*Discounts may apply when relationship conditions are met.

ATM/VISA CHECK CARD

ATM Transaction Fee on Yolo FCU Owned or Designated Machine	FREE
ATM Transaction Fee on Non-Yolo FCU Owned (withdrawal/transfer)	\$2.00
ATM Inquiry Fee on Non-Yolo FCU Owned	\$1.00
Transaction Causing Overdrawn Acct	\$20.00
Card Replacement	\$5.00
Duplicate Copy of Sales Draft	\$10.00
ATM Deposit Corrections	\$10.00
Foreign Transaction Fee	3% of tran. amount

VISA® CREDIT CARD

VISA® Card Replacement	\$5.00
Duplicate Copy of Sales Draft	\$10.00
Late Fee	\$15.00
Foreign Transaction Fee	3% of tran. amount

BILL PAYER SERVICE

Monthly Fee	FREE
Stop Payment on Bill Payer transaction	\$20.00
Overnight Check Fee	\$20.00

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. This Credit Union is federally insured by the National Credit Union Administration

MISCELLANEOUS FEES

Account Research (\$10.00 min)	\$20.00/hour
Account Research (Rush Request-min \$20.00)	\$40.00/hour
ACH Returned NSF	\$20.00
ACH Stop Payment	\$20.00
Check Cashing Non-Members	\$5.00 per item
Copies of Deposits from Film	\$5.00
Credit Union Checks	\$5.00
Domestic Wire Transfers	\$25.00
Duplicate Copies of Statements	\$4.00
Incoming/Outgoing Collection Item	\$20.00
Internal Auto Refinance	\$75.00
International Wire Transfers	\$50.00
Money Orders	\$5.00
Notary Fee per Signature	\$15.00
Out of Country Vehicle Authorization	\$25.00 per trans
Pass Through Fees	varies
Picture Pay Overnight Check Fee	\$28.00
Process Tax Levies or Garnishment	\$50.00 per notice
Re-Enroll in Privilege Pay	\$20.00
Returned Deposited Checks	\$30.00
Returned Mail Fee	\$5.00
Self Service Coin Machine Non-Members	10% of total amt.
Skip-a-Payment/Extension Fee	\$30.00
Stop Payment on CU Check	\$20.00
Temporary Checks (min 4)	\$1.00 per check
Verification of Deposit	\$10.00

