



SCHEDULE OF FEES & CHARGES—CONSUMER

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/item
Photo Copies of Cancelled Checks First two per month are free	\$3.00/item
Check Printing	Varies
Initiate or Reverse Stop Payment on Check	\$20.00/item
Overdraft Fee/Privilege Pay Of NSF Checks/ATM/ACH/Debit	\$20.00/item

SIMPLY CHECKING ACCOUNTS

Monthly Service Charge	FREE
Paper Statement Fee waived for members 65 and older or under the age of 19	\$5.00

STUDENT CHECKING

Age 13-22	FREE
Daily Aggregate Balance: \$5,000 or more	FREE
Monthly Direct Deposit	FREE
Age 23 and over without aggregate balance or direct deposit	\$8.00
Paper Statement Fee waived for members 65 and older or under the age of 19	\$5.00

BILL PAYER SERVICE

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

MONEY MARKET ACCOUNT

Monthly Service Charge Below daily \$2,500 balance	\$8.00
Withdrawal Fee In excess of 6 transactions per month	\$5.00

PREMIUM MONEY MARKET ACCOUNT

Monthly Service Charge Below daily \$100,000 balance	\$10.00
Withdrawal Fee In excess of 3 transactions per month	\$10.00

HEALTH SAVINGS ACCOUNT

Minimum Opening Deposit Waived w/ Direct Deposit	\$25.00
Closed Account Fee	\$25.00

SAFE DEPOSIT BOXES ANNUAL FEE

	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	\$25.00 + Locksmith
*Discounts may apply when relationship conditions are met.	

ATM/VISA® CHECK CARD

ATM Transaction or Inquiry Fee on Yolo FCU Owned or COOP or MoneyPass Machine	FREE
ATM Transaction Fee on Non-Yolo FCU Owned (withdrawal or 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 on Classic Visa®	3% of tran. amount

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	\$5.00
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
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
Picture Pay Overnight Check Fee	\$28.00

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

