



# SCHEDULE OF FEES & CHARGES—BUSINESS

Effective: September 1, 2022

## 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	\$25.00
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)	\$35.00
Medium (3 x 5)	\$40.00
Large (4 x 5)	\$45.00
X Large (5 x 5)	\$55.00
Legal (3 x 10)	\$60.00
Legal (5 x 10)	\$80.00
Jumbo (10 x 10)	\$130.00
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	\$25.00
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	\$25.00
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
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	\$25.00
Temporary Checks (min 4)	\$1.00 per check
Verification of Deposit	\$10.00

