



Schedule of Fees and Charges  
Effective November 1, 2012

*All charges are based on per item unless otherwise stated*

**TELLER SERVICES**

Credit Union Official Check Disbursal .....	\$ 3.00
Money Order .....	\$ 3.00
Statement Copy .....	\$ 2.00
Attempt Stop Payment CU Issued Official Check .....	\$10.00
Verification of Deposit (each) .....	\$ 3.00
Coin handling (waived for kids accounts) .....	<b>10% of total</b>

**ATM & VISA CHECK CARD SERVICES**

Initial Card Order .....	Free
Card / PIN Replacement .....	\$ 5.00
Card / PIN with Overnight Delivery .....	\$25.00
ATM Withdrawal from:	
SBCU owned ATMs (2 machines) .....	Free
CO-OP Network ATMs (28,000+ credit unions) .....	Free
7-11 ATMs (any in-store) .....	Free
All other ATMs .....	\$ 1.25
ATM Balance Inquiries / Transfers .....	\$ 0.75
Overdraft Transfer Courtesy Pay .....	\$28.00
Overdraft Transfer (savings / line of credit) .....	\$ 3.00
Return Items deposited at ATMs .....	\$10.00
Adjustments for Items deposited at ATMs .....	\$ 6.00

**ACH / ELECTRONIC FUNDS TRANSFER (EFT) SERVICES**

Overdraft Transfer Courtesy Pay .....	\$28.00
Overdraft Transfer (savings / line of credit) .....	\$ 3.00
Non-Sufficient Funds .....	\$28.00
Stop Payment Request .....	\$10.00
Outgoing Wire - Domestic .....	\$15.00
Outgoing Wire - International .....	\$25.00
Incoming Wires .....	Free

**CHECKING SERVICES**

Free Checking with eStatement (per month) .....	Free
Standard Checking with Paper Statement (per month) .....	\$ 1.95
Plus Checking (per month) .....	\$ 8.00
<i>Waived if Average Daily Balance in the Checking Account for the Month is \$2,500 or More</i>	
Check Orders/Reorders .....	Varies
Rush Check Orders / Overnight Delivery Add .....	\$25.00
Temporary Checks (4 checks per page) each page .....	\$ 2.00
Copy of Paid Check (free on home banking) .....	\$ 2.00
Bill Payment Copy .....	\$ 8.00
Overdraft Transfer Courtesy Pay .....	\$28.00
Overdraft Transfer (savings / line of credit) .....	\$ 3.00
Non-Sufficient Funds .....	\$28.00
Stop Payment Order .....	\$10.00
Account Reconciliation and/or Research (per hour) .....	\$25.00

*- continued on reverse -*

**Bold denotes item change**

## MISCELLANEOUS

Text Banking messages/e-Alerts .....	Free
Paper Statement Fee (free e-Statements available) .....	\$ 1.95
Statement Copy (free on home banking) .....	\$ 2.00
Incorrect Address / Return Mail .....	\$ 2.00
Return Deposit Item (deposit/cashed/loan payment) ....	\$10.00
Overnight Delivery (Fed-X) Member Request .....	\$30.00
Sending or Receiving Faxes (per page) .....	\$ 1.00
Photo Copying Document (per page) .....	\$ 1.00
Service Fee on Savings Account Balance Below \$5.00 ....	\$ 2.00
Check Cashing (non members).....	\$10.00
Inactive Account Fee (after 12 months) .....	\$ 5.00

## SPECIAL HANDLING

Research Requests (per hour, 1 hour minimum).....	\$25.00
Incoming Collection Item (per item).....	\$15.00
Foreign Collection Item Non-U.S. Dollars (per item) .....	\$15.00
IRS / State Tax Levy / Garnishment (each).....	\$25.00
Escheat Notice.....	\$2.00
Subpoena of Records.....	Varies*
Notary service per signature (non CU docs).....	\$10.00


**You might be asking, “If credit unions are not-for-profit, why do they charge fees?”** As a not-for-profit cooperative, the only way we can raise money (ie. capital) is by charging interest on loans or by charging fees for services. The money we earn is used to pay the expenses associated with providing service, paying interest on savings/investment accounts and the rest goes to capital.

**We keep our fees as low as possible!** We are confident that if you compared our fees & charges list with the banks, you will see tremendous savings. We understand the economy has been tough. We work hard to keep our credit union strong while being able to offer you even better and more services.

**We try to keep it fair.** Some fees are pass-thru, some are directly related to the cost of providing the service, some are avoidable by changing behavior. We strive to offer as many options as possible, if you are concerned about a particular fee we charge, let’s talk about it. There may be other options.

**We don’t believe in hidden fees.** We try to keep you informed along the way and provide you the tools to minimize the cost.

Please let us know if you have any questions...[SBCU@southbaycu.com](mailto:SBCU@southbaycu.com) or (310) 374-3436.

	<b>American Share Insurance</b>	This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.
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Your accounts are insured to \$250,000 per account by American Share Insurance

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