

FEE SCHEDULE EFFECTIVE:

September 1, 2023

Member Service Center 800-222-SCCU (7228)

This Fee Schedule for all accounts sets forth certain conditions, fees and charges applicable to your Savings, Checking and Money Market Accounts at Sierra Central Credit Union. This schedule is incorporated into your Account Disclosure and may be assessed in connection with your account.

MEMBERSHIP	
One-Time Membership Fee₁	\$5.00 - per primary member
CHECKING ACCOUNTS	
<i>Monthly maintenance fee</i>	
Simplified Business Checking	Refer to current SCCU Business Banking Fee Schedule
Maximizer Business Checking	Refer to current SCCU Business Banking Fee Schedule
On-The-Go Checking_{6,8,9,11}	Up to \$8.00 mo. - Fee waived if eStatements, Online Banking and Debit Card usage is active. Written checks, in-branch transactions or Call Center transactions are \$2.00 each with a \$20 monthly cap.
Budget Checking₉	\$6.00 mo. - Limited to 15 written checks per month, will be assessed \$0.25 per check written beyond the first 15
Easy Checking₆	\$8.00 mo.
Dividend Checking₆	\$8.00 mo.
U25 Checking₁₂	\$6.00 mo. Under 24 years of age, no monthly service fee. 25 years and older, subject to monthly service fee. Limited to 15 written checks per month, will be assessed \$.25 per check written beyond the first 15. - Refer to Sierra Central Relationship Rewards pricing program for details on monthly service fee discounts for Sierra Central checking account programs.
MONEY MARKET ACCOUNTS	
Flexible Money Market	\$8.00 mo. - waived if monthly minimum daily balance of \$2,500 or more is maintained
Investor Money Market	\$10.00 mo. - waived if monthly minimum daily balance of \$25,000 or more is maintained
SAVINGS ACCOUNT	
Excessive Withdrawal Fee	\$5.00 each - allowed 3 free per quarter, excluding electronic transactions
Club Accounts Withdrawal Fee₅	\$5.00 each - per withdrawal excluding maturity transfer, charged monthly
LEGAL ORDERS	
Respond To Legal Orders (per hour)	\$25.00 hour - photocopies additional \$0.20 each
Garnishment/Levy Processing	\$25.00 hour
AUTOMATED SERVICES	
24-Hour Sierra Bank-by-Phone Service	No Charge
Online Banking	No Charge
Bill Pay Monthly Service Fee or Set Up	No Charge
Bill Pay Inactive Monthly Fee₈	\$6.95 mo.
Bill Pay Excessive Transactions₉ 26 or More	\$6.95 mo.
Bill Pay Stop Payments	\$25.00
Mobile Banking₁₃	No Charge

VISA DEBIT CARD	
<i>ATM network fee (per transaction)</i>	
Sierra Central Machines	No Charge
Foreign ATM CO-OP Network	No Charge
Foreign ATM (non CO-OP network)	\$2.00
Replacement Cards	\$25.00
Rush Shipment	\$25.00
NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network. If you have questions, call us at 800-222-7228.	
VISA CREDIT CARD	
Cash Advance Fee	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater
Cash Advance Fee (Non-Members)	\$25.00
Balance Transfer Fee	None
International Service Assessment Fee	1.00% of each transaction in U.S. dollars
Late Payment Fee	up to \$10.00
Returned Payment Fee	up to \$25.00
GENERAL SERVICES	
Account Closure (within 180 days of opening)	\$20.00
Account History Printout	\$3.00
Reconciliation/Research/Verification Of Deposit	\$25.00 - per hour, minimum of 1 hour
Check Cashing Fee₂	\$5.00
Non-Member Check Cashing Fee	\$10.00
Collection Item Incoming/Outgoing, Domestic (plus cost)	\$25.00
Collection Item Incoming/Outgoing, Foreign (plus cost)	\$35.00
Copies of Statements	\$5.00
Cashier's Checks	\$5.00
Cashier's Check Replacement or Copy Fee	\$1.00
Deposit Correction	\$5.00
Inactive Account Fee₇	\$5.00
Non-Sufficient Funds (NSF) Per Item₃	\$29.00
Overdrafts Per Item₃	\$25.00
Overdraft Transfers (from shares or LOC)	\$3.00
Returned Deposited Item (RDI)	\$25.00
Stop Payments - Checks, Cashiers Checks & ACH Stops	\$25.00
Wire Transfers/Outgoing Domestic	\$25.00
Wire Transfers/Incoming Domestic	\$10.00
Medallion Stamp / Signature Guarantee	\$5.00
Counter Checks (Quantity - 1 sheet of 4 checks)	\$4.00
Printed Check Orders	Price Varies
Copies of Paid Checks (First 2 Copies No Charge)	\$2 per copy
Check Images Available Through Online Banking	No Charge
RELATIONSHIP REWARDS PROGRAM	
Some or part of the above mentioned fees may be waived in conjunction with certain parameters as set forth in the SCCU Relationship Rewards Program. For further details or to see if you may qualify, ask a Sierra Central Representative for more information. ₄	

- According to the Sierra Central bylaws a one time Membership Fee is required to join the credit union. This fee may be waived for minor accounts opened with a parent/legal guardian joint signer, who is an existing member.
- Check cashing fee applies if the member has a Savings Account only and if the balance falls below \$500 during the previous 30-day period.
- An overdraft fee may be incurred, when overdrawing accounts by check, ACH, debit card and other electronic transactions.
- Any account that is delinquent, has a negative account balance or is in charge-off status will not be eligible for any relationship rewards.
- Holiday Club has a grace period of October 23rd through December 31st. During this time, the Withdrawal Fee, will not be assessed.
- Minimum deposit amount to open a Checking Account is \$25.
- Assessed monthly when total account balance is \$100 or less with no activity within 6 months. Minor accounts excluded.
- A \$6.95 charge will be assessed each month if no activity is conducted on an open Bill Payer account or if 26 or more transactions are conducted on an open Bill Payer account. This fee will be waived the first 2 months the Bill Payer account is open.
- If a transaction can not be performed by an electronic avenue then the \$2.00 transaction fee will not be assessed however, other fees may apply.
- A monthly fee that is equal to the Budget Checking monthly fee will be assessed if eStatements is not active.
- Deposits are required to be made by electronic means such as ATM, Direct Deposit or Mobile Deposit.
- Available to ages 13 years and older.
- *Mobile Banking has no monthly service fee, however other fees may be associated with services offered through Mobile Banking, such as Zelle and TransferNow. Read disclosure information carefully for details.