

**FEE SCHEDULE EFFECTIVE:**

May 1, 2016

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 fee<sub>1</sub>..... \$5.00  
 -per primary member

**CHECKING ACCOUNTS**

Monthly maintenance fee

**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**<sub>8 11 12 13</sub>..... No Charge  
 -Requires eStatements, Online Banking and Debit Card. Written checks, in-branch transaction or Call Center transaction are \$2 each with a \$20 mo cap.

**Budget Checking**<sub>8</sub>..... \$6.00  
 -Limited to 15 written checks per month, will be assessed \$0.25 per check written beyond the first 15

**Easy Checking**<sub>8</sub>..... \$8.00

**Dividend Checking**<sub>8</sub>..... \$8.00

**U25 Checking**<sub>14</sub>..... No Charge  
 Under 24 years of age no monthly service fee. 25 years and older subject to monthly service fee equal to Budget Checking account. Limited to 15 written checks per month, will be assessed \$0.25 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  
 -waived if monthly balance of \$2,500 is maintained

**Investor Money Market**..... \$10.00  
 -waived if monthly balance of \$25,000 is maintained

**CHECK WRITING RELATED CHARGES**

Check printing..... Price Varies  
 Copies of paid checks (per copy)..... \$2.00  
 First 2 copies of paid check..... No Charge  
 Check imaging with online banking..... No Charge

**SAVINGS ACCOUNT**

Excessive withdrawal fee..... \$5.00  
 -allowed 3 free per quarter, excluding electronic transactions  
 Club accounts withdrawal fee<sub>7</sub>..... \$5.00  
 -per withdrawal excluding maturity transfer

**LEGAL ORDERS**

Respond to legal orders (per hour)..... \$25.00  
 -photocopies additional \$0.20 each  
 Garnishment/Levy processing..... \$25.00

**AUTOMATED SERVICES**

24-Hour Sierra Bank by Phone service..... No Charge  
 On-line Banking..... No Charge  
 Bill Pay monthly service fee or set up..... No Charge  
 Bill Pay inactive monthly fee<sub>10</sub>..... \$6.95  
 Bill Pay excessive transactions<sub>10 26</sub> or more..... \$6.95  
 Bill Pay stop payments..... \$25.00

Mobile Banking<sup>15</sup>..... No Charge

**VISA DEBIT CARD**

*ATM network fee (per transaction)*

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/SCCU (7228)

**VISA CREDIT CARD**

Cash advance fee for amount over \$200..... \$25.00  
 Cash advance fee for non-SCCU VISA..... \$25.00  
 Variable Rate VISA cash advance fee..... \$10 or 3%  
 - \$10.00 or 3% whichever is greater  
 VISA Plus Rewards card annual fee..... \$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 fee<sub>4</sub>..... \$5.00  
 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 fee<sub>9</sub>..... \$5.00  
 Non-sufficient funds (NSF) per item<sub>5</sub>..... \$29.00  
 Overdrafts per item<sub>5</sub>..... \$25.00  
 Overdraft transfers (from shares or LOC)..... \$3.00  
 Returned deposited item (RDI)..... \$25.00  
 Stop payments - checks, money order, cashiers checks and ACH stops..... \$25.00  
 Wire transfers outgoing domestic..... \$25.00  
 Wire transfers incoming domestic..... \$10.00  
 Medallion stamp..... \$5.00

**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.<sub>6</sub>

1. 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. 2. Aggregate includes all depository accounts under the same account ownership. 3. Combined balance includes total deposits in all sub-accounts under the same account number each day. Example: on 31Jan, #12345-0 (savings) \$250 + #12345-9 (IRA) \$2,000 + #12345 (Certificate) \$500 = \$2750. 4. 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. 5. An overdraft fee may be incurred when overdrawing accounts by check, ACH, debit card and other electronic transactions. 6. Any account that is delinquent, has a negative account balance or is in charge-off status will not be eligible for any relationship rewards. 7. Holiday club has a grace period of October 23rd through December 31st., during this time the withdrawal fee will not be assessed. 8. Minimum deposit amount to open a checking account is \$25. 9. Assessed monthly when total account balances under one member number are \$100 or less with no activity within 6 months. Minor accounts excluded. 10. 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. 11. This account is not eligible for Courtesy Pay or overdraft protection transfers. 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. 12. A monthly fee that is equal to the Budget Checking monthly fee will be assessed if eStatements is not active. <sup>13</sup> Deposits are required to be made by electronic means such as ATM or direct deposit. 14. Available to ages 13 years and older. 15 \*Mobile Banking has no monthly service fee, however other fees may be associated with services offered through Mobile Banking, such as Popmoney. Read disclosure information carefully for details.