

FEE SCHEDULE EFFECTIVE:

December 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

Monthly maintenance fee

Simplified Business CheckingRefer to
current SCCU Business Banking Fee Schedule

Maximizer Business CheckingRefer to
current SCCU Business Banking Fee Schedule

On-The-Go Checking_{6,8,9} (soon to be called Choice Checking)\$4.95 mo.
- Fee waived if eStatements, Online Banking and Debit Card usage is active.

Easy Checking_{6,8,9} (soon to be called Select Checking)\$8.00 mo.
On-The-Go Checking and Easy Checking available for ages 13 years and older.
The monthly service fee is waived on both account until age 25 is reached.

Dividend Checking_{6,8,9} (soon to be called Prime Checking)\$8.00 mo.
- 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 ServiceNo Charge

Online BankingNo Charge

Bill Pay Monthly Service Fee or Set UpNo Charge

Bill Pay Inactive Monthly Fee₈\$6.95 mo.

Bill Pay Excessive Transactions₈ 26 or More\$6.95 mo.

Bill Pay Stop Payments\$25.00

Mobile Banking₁₃No Charge

VISA DEBIT CARD

ATM network fee (per transaction)

Sierra Central MachinesNo Charge

Foreign ATM CO-OP NetworkNo 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

SCCU VISA Cash Advance Fee\$10.00 or 3.00%
of the amount of each cash advance, whichever is greater

Non-SCCU VISA (Credit or Debit) **Cash Advance Fee**\$50.00

Balance Transfer FeeNone

International Service Assessment Fee1.00%
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 OrdersPrice Varies

Copies of Paid Checks (First 2 Copies No Charge)\$2 per copy

Check Images Available Through Online BankingNo 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

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. 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.
3. An overdraft fee may be incurred, when overdrawing accounts by check, ACH, debit card and other electronic transactions.
4. Any account that is delinquent, has a negative account balance or is in charge-off status will not be eligible for any relationship rewards.
5. Holiday Club has a grace period of October 23rd through December 31st. During this time, the Withdrawal Fee, will not be assessed.
6. Minimum deposit amount to open a Checking Account is \$25 .
7. Assessed monthly when total account balance is \$100 or less with no activity within 6 months. Minor accounts excluded.
8. 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.
9. Ages 13 years through 24 years not subject to the monthly service fee. Age 25 and older subject to monthly service fee.
10. *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.
11. Existing U25 accounts will move to the On-The-Go (soon to be Choice) Checking account at age 25.