

**SANTA BARBARA COUNTY FCU
SCHEDULE OF FEES & CHARGES
EFFECTIVE OCTOBER 1, 2015**

SHARE ACCOUNT

Minimum Balance: \$5.00
 You Must Maintain a Minimum Balance of \$5.00
 1 Free Official Bank Check Per Month
 Direct Deposit, ATM Card Access

CHECKING ACCOUNTS

Minimum Balance: None
 Must Have Share Account Minimum \$5.00 Balance
 \$10.00 Monthly Maintenance Fee
 Will Be Waived if Conditions Met
 Direct Deposit, Debit Card Access
 1 Free Official Bank Check Per Month

Basic Plus Checking Opening Deposit: \$0.00
 Security Plus Checking Opening Deposit: \$1,000.00
 Preferred Checking Opening Deposit: \$2,000.00

IRA SHARES

There are no minimum deposit or balance requirements for IRA Share Account. Annual maintenance fee applies.

HOLIDAY CLUB ACCOUNT

The minimum deposit requirement is \$25.00. Maximum balance \$2,500.00. No partial withdrawals are allowed prior to October 31 of every year.

MISCELLANEOUS CHARGES

Membership Fee	\$	5.00
Account Reconciliation	\$	25.00
ACH Rejects	\$	30.00
ACH Stop Payments	\$	25.00
ATM Out of Network Fee	\$	2.00
Card Replacement Fee	\$	10.00
Copies of Checks	\$	3.50
Copies of Statements	\$	10.00
Deposited Returned Items	\$	25.00
History Printouts Current Month	\$	10.00
International Conversion Fee (Visa)		
Currency transaction fee		1.0%
Non currency transaction fee		0.8%
IRA Administration Fee (Per Year)	\$	8.50
Levy or Garnishment	\$	10.00
Escheat Notice Fee	\$	2.00
Non Member Check Cash Fee	\$	5.00
Notary Fees	\$	10.00
\$10 for each signature after 4 per appointment		
Official Bank Check	\$	5.00
Overdraft Checks	\$	30.00
Overdraft Transfer Fee	\$	5.00
Returned Mail Fee	\$	5.00
Statement Mailing Fee	\$	2.00
will be waived if conditions met		
Stop Payment Fee	\$	25.00
Temporary Checks (set of 4)	\$	5.00
Wire Incoming	\$	10.00
Wire Outgoing Domestic	\$	25.00
Wire Outgoing International	\$	30.00