

## Better Value. Outstanding Service.<sup>SM</sup>

Schools Financial is a full-service banking institution with products and services designed to meet the needs of our members. Every member is an owner, which means your Credit Union works solely for your benefit, returning earnings to you in the form of lower loan rates, higher savings yields and reduced fees for services.

## More Convenient Than Most Major Banks!<sup>1</sup>

### Contact Us

916-569-5400 (Sacramento area) or 800-962-0990  
[schools.org](http://schools.org)

### Convenient ATM Access

You can **access your accounts FEE-FREE at almost ANY credit union!** Find nearly 30,000 locations by visiting [schools.org](http://schools.org) or texting<sup>2</sup> your ZIP code to MYCOOP. You can also look for the CO-OP Network logo.



### Shared Branching

Access your accounts in more than 5,600 locations. Visit [schools.org](http://schools.org) for locations, or look for the CU Service Centers logo.



### BE CONNECTED



Lower Loan Rates.  
Higher Saving Yields.

Schedule of  
Fees & Charges



<sup>1</sup> 30,000 CO-OP Network ATMs. 5,600 shared branching locations.  
<sup>2</sup> Standard text messaging rates apply.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.  
National Credit Union Administration, a U.S. Government Agency.



## Account Management Fees

ATM point of sale (POS)/Schools Debit Card<sup>SM</sup> transaction resulting in nonsufficient funds on a per-transaction basis:

\$0-\$4.99.....	<b>FREE</b>
\$5-\$9.99.....	\$2
\$10-\$49.99.....	\$17
\$50+.....	\$28

There is a maximum fee limit of \$140 per day for ATM POS and debit card transactions. However, you will **not** be charged a fee, regardless of the amount of the transaction, if the ATM POS/debit card transaction results in a negative available balance less than \$5.

ACH, checks or automated checks written against nonsufficient funds (NSF), no funds available from overdraft protection. Returned or paid.....\$28

Escheat notification.....\$2

IRA transfer/termination.....\$25

Legal processing (levy, garnishment, warrant, etc.).....\$20

Membership readmittance, per occurrence during a 90-day period.....\$25

Overdraft transfer from savings to checking, per transaction.....\$6  
There is a maximum fee limit of \$18 per day for overdraft transfers. However, you will **not** be charged a fee for additional transfers up to the amount available in the designated overdraft account.

Return of check deposited.....\$12

Returned statement/incorrect address.....\$5

Stop payment on counter checks (a.k.a. Cashier's Check), personal check, electronic funds transfer (EFT) or Convenience Check (line of credit or Visa Card):

Each item.....	\$28
Senior Saver Club <sup>SM</sup> members.....	Four <b>FREE</b> per year

## Alternative Instrument Fees

Counter Check payable only to member:

First two checks, per day.....	<b>FREE</b>
Each check thereafter.....	\$5

Counter Check payable to third party:

Each check.....	\$5
Senior Saver Club members.....	Four <b>FREE</b> per day

Personal check replaced by a Counter Check, per check.....\$10

Defer-A-Pay:

Via SchoolsOnline <sup>SM</sup> .....	\$25
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eCheck transaction.....\$10

Wires (receiver/sender may impose additional charges):

Incoming wire.....\$8

Outgoing wire (U.S. only).....\$20

Senior Saver Club members.....Four **FREE** per year

## ATM & Schools Debit Card Fees

Card replacement fee — one card per year.....**FREE**  
Each card thereafter.....\$10

Deposit error at an ATM not owned by Schools Financial.....\$5

Empty envelope ATM deposit error at an ATM not owned by Schools Financial.....\$25

Withdrawal, transfer or balance inquiry at a Schools Financial or CO-OP Network ATM.....**FREE**

Withdrawal, transfer or balance inquiry at a non-Schools Financial or non-CO-OP Network ATM.....\$2  
(See back page to find a CO-OP ATM near you.)

## Check Fees

Personalized checks.....varies by design

Temporary checks, per eight checks.....\$4

## eServices

MobileCheck<sup>SM</sup>.....**FREE**

BillPay.....**FREE**

## Monthly Service Charges

All accounts requiring multiple signatures (existing accounts only).....\$10

Banking for Everyone Checking<sup>SM</sup> account  
with eStatements.....**FREE**  
without eStatements.....\$5

Banking for Everyone<sup>SM</sup> Savings account balances below a daily balance of \$300 with no additional accounts under the same account number.....\$5

Banking for Youth<sup>SM</sup> account.....**FREE** until age 18

Business Checking:

Balance of \$2,000 or more, or aggregate daily account balance of \$4,000 or more.....**FREE**

If daily balance drops below \$2,000 at any given time during the month.....\$5

50 **FREE** cleared checks per month, after that, per item (deposited or withdrawn, including via BillPay and MobileCheck).....\$0.25

Interest Checking:

Balance of \$500 or more, or aggregate daily account balance of \$5,000 or more.....**FREE**

If daily balance drops below \$500 at any given time during the month.....\$5

Premier Money Market, Savings and Checking:

With a daily balance of \$20,000 or more.....**FREE**

Without a daily balance of \$20,000 or more.....\$12

Senior Saver Club:

With direct deposit, or with aggregate balance of \$5,000 or more in savings and/or loan(s).....**FREE**

Without direct deposit or \$5,000 aggregate savings/loan balance.....\$5

SuperShare<sup>SM</sup>:

With a daily balance of \$2,500 or more.....**FREE**

Without a daily balance of \$2,500 or more.....\$5

## Supplementary Service Fees

Account histories created by a Schools Financial teller, last 30 days or a portion thereof.....\$5

Account histories printed online.....**FREE**

Coin processing, exceeding \$250.....5% of total coin intake

Coin processing, less than \$250.....**FREE**

Copy of loan documents, per document.....\$2

Immigration Service or Account Information Letter.....\$10

Locator service.....\$5

Nonmember cashing Schools Financial check (age 18+).....\$5

Notary service for:

Credit Union documents.....**FREE**

Non-Credit Union documents, per signature.....\$10

Nonmembers, per signature.....\$10

Personal check or Counter Check copies in any statement period:

First two copies or via SchoolsOnline.....**FREE**

Each copy thereafter.....\$3

Photocopy of deposited check.....\$5

Research requests and/or statement reconciliation (above and beyond normal account maintenance requirements), per hour (one hour minimum).....\$20

Signature or Endorsement Guarantee:

Credit Union documents.....**FREE**

Non-Credit Union documents.....\$10

Senior Saver Club members.....**FREE**

Statement copies, per statement.....\$5

Senior Saver Club members.....Four **FREE** per year

Transaction conducted over the phone that could be made on automated systems, per monetary transaction.....\$2

Verification of deposit.....\$10