Better Value. Outstanding Service.℠

Schools Financial is a full-service financial 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.

Becoming a Member Is Easy

Online: schools.org/join

Branches: 11 locations to serve you

Questions? Call 916-569-5400 (Sacramento area) or 800-962-0990

Schedule of Fees & Charges

Website
schools.org

Branch Hours
Monday – Friday 9 a.m. to 5 p.m.
Saturday 9 a.m. to 1 p.m.

Member Contact Center
916-569-5400 (Sacramento area) or 800-962-0990
Monday – Friday 9 a.m. to 5 p.m.
Saturday 9 a.m. to 1 p.m.

Mailing Address
P.O. Box 526001, Sacramento, CA 95852-6001

ATM Locations
For a complete listing of Schools Financial and CO-OP Network ATMs, visit our website or text your ZIP code to 61689.

1 Standard text messaging rates apply.
Defer-A-Pay:
Personal check replaced by a Counter Check, per check.................. $10
Counter Check payable only to Member:

Check (line of credit or Visa Card):
personal check, electronic funds transfer (EFT) or Convenience

Stop payment on counter checks (a.k.a. Cashier’s Check),
Returned statement/incorrect address................................................. $5

There is a maximum fee limit of $66 per share, per day, including ATM POS
and debit card transactions. ACH, checks or automated checks presented
against a non-sufficient (NSF) available balance paid or returned. 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....................................................... $22 per presentment

Escheat notification........................................................................... $2

IRA transfer/termination................................................................. FREE

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.......................................................................................... FREE

Returned deposit, cashed item or loan payment......................... $8

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 Members............................................................ Four FREE per year

Outgoing wire (U.S. only) ................................................................. $20
Senior Saver Club Members............................................................ Four FREE outgoing wires 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 at a non-Schools Financial or non-CO-OP
Network ATM....................................................................................... $1 per transaction
Transfer or Balance Inquiry............................................................ FREE

When you use a non-Schools Financial or non-CO-OP Network ATM, you may
be charged a fee by the operator or any network used, and they may charge
you a fee for a balance inquiry even if you do not withdraw cash.

Check Fees
Personalized checks....................................................................... varies by design
Temporary checks.................................................................................. FREE

eServices
MobileCheckSM.................................................................................. FREE
BillPay........................................................................................................ FREE

Monthly Service Charges Applicable to Members
All accounts requiring multiple signatures
(existing accounts only).................................................................. $10
Banking for Everyone CheckingSM account................................. FREE
Banking for Everyone SavingsSM account........................................ FREE
Banking for YouthSM account........................................................ FREE

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....................................................................................................... $3
Premier Money Market, Savings and Checking................................ FREE
Senior Saver Club.................................................................................. FREE
Super$hareSM....................................................................................... FREE

Monthly Service Charges for Grandfathered Businesses
Business Checking for Businesses:
Balance of $2,000 or more, or aggregate daily account balance
of $4,000 or more.................................................................................. FREE
If daily balance drops below $2,000 or aggregate balance
drops below $4,000 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

Monthly Service Charges for Organizations
Account histories created by a Schools Financial teller............... FREE
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
Live telephone assistance................................................................. FREE
Locator service.................................................................................... $5
Nonmember cashing Schools Financial check (age 18+).............. $5

Notary service for Members only:
Credit Union documents................................................................. FREE
Non-Credit Union documents, 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.......................................................... FREE
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.................................................................................. FREE
Verification of deposit........................................................................ FREE