

# Sonoma Federal Credit Union

## Fee Schedule

### General Account Fees

### Fee

|  |          |      |
|--|----------|------|
| Returned Deposit Fee   | \$ 15.00 | each |
| Returned Deposit Fee/Deposited Items from Self                 | \$ 25.00 | each |
| Wire Transfer (domestic outgoing)                              | \$ 25.00 | each |
| Account Research   | \$ 25.00 | hour |
| Account Balancing Assistance                                   | \$ 25.00 | hour |
| Dormant Account Notice   | \$ 5.00  | each |
| Locator Fee  | \$ 5.00  | each |
| Stop Payment Teller Check                                      | \$ 15.00 | each |
| Membership Fee   | \$ 10.00 | each |
| Non-Member Check Cashing Fee                                   | \$ 10.00 | each |
| Corporate Check Stop Payment or Replacement Fee                | \$ 10.00 | each |
| Levy, Withholding, Judgement and/or Legal Order Processing Fee | \$ 50.00 | each |
| Verification of Deposit Fee                                    | \$ 10.00 | each |

### Share Savings Account Fees

|  |         |       |
|--|---------|-------|
| Minimum Balance Violation Fee                  | \$ 2.00 | month |
| Excess Share Withdrawal Fee (3 free per month) | \$ 3.00 | each  |
| Excess Overdraft Transfers (6 free per month)  | \$ 1.00 | each  |

### Share Draft/Checking Account Fees

|   |          |       |
|---|----------|-------|
| Monthly Fee for Interest Bearing Checking (waived if maintain minimum balance of \$100) | \$ 5.00  | month |
| Non-Sufficient Funds (draft, electronic, courtesy pay)                                  | \$ 23.00 | each  |
| Statement Copy Fee  | \$ 2.00  | each  |
| Stop Payment Order Fee  | \$ 15.00 | each  |
| Check Printing Fee  | \$ 15.00 | box   |
| Draft Copy Fee (2 free per month)   | \$ 2.00  | each  |
| Excess Teller Check Fee (3 free per month)  | \$ 3.00  | each  |

### ATM/VISA Check Card

|   |          |      |
|---|----------|------|
| Excess Foreign ATM Withdrawals (4 free per month for Interest Bearing Checking) | \$ 1.00  | each |
| Check Card Re-Issue Fee   | \$ 10.00 | each |
| Point of Sale Check Card Transactions (all non-ATM transactions)                | FREE     |      |
| Express Mail Debit Card Fee   | Cost     |      |
| ATM Deposit Correction Fee  | \$ 10.00 | each |

### Money Market Account Fees

|   |         |      |
|---|---------|------|
| Excess Check Fee (3 free per month)                 | \$ 1.00 | each |
| Excess Teller Check Fee (3 free per month)          | \$ 3.00 | each |
| Excess Overdraft Transfers (up to 6 free per month) | \$ 1.00 | each |

### Loan Fees

|  |             |                     |
|--|-------------|---------------------|
| Preparation of Duplicate Ownership Certificate or Lien Release | \$ 10.00    | each                |
| Subordination Fee  | \$ 75.00    | each                |
| First Mortgage Processing and Underwriting                     | \$ 300.00   | each                |
| Reconveyance Fee   | \$ 25.00    | Plus recording fees |
| Collateral Acquisition and Liquidation Processing Fee          | \$ 3,000.00 | each                |