

SANTA BARBARA COUNTY FCU  
SCHEDULE OF FEES & CHARGES  
EFFECTIVE AUGUST 1, 2019

**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 ACCOUNT**

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  
Overdraft Protection Offered

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

**IRA SHARE**

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.

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**MISCELLANEOUS CHARGES**

Membership Fee	\$	5.00
Account Reconciliation	\$	25.00
ACH Reject	\$	30.00
ACH Stop Payment	\$	25.00
ATM Out of Network Fee	\$	2.00
Card Replacement Fee	\$	10.00
Copy of Check	\$	3.50
Copy of Statement	\$	10.00
Deposited Returned Item	\$	25.00
Visa Cash Advance Fee (in branch)	\$	3.00
Card Payment-by-Phone Convenience Fee	\$	10.00
History Printout Current Month	\$	10.00
Foreign Transaction Fee (Visa)		1.00%
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 Fee 4 signatures for \$10 for Each Signature after 4 Per Appointment	\$	10.00
Official Bank Check	\$	5.00
Overdraft Check	\$	30.00
Overdraft Transfer Fee	\$	5.00
Returned Mail Fee	\$	5.00
Statement Mailing Fee will be waived if conditions met	\$	2.00
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

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