

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
Wire Transfer (international outgoing)	\$ 65.00	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		cost
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