



SFCU

STUDENT FEDERAL CREDIT UNION
AT THE UNIVERSITY of PENNSYLVANIA

SFCU FEE STRUCTURE

The following fee structure comprises all requirements and fees for SFCU services and account violations.
Please note that all items are subject to change. Effective May 1, 2013

Account Name	Savings	Regular	Signature	Alumni
Account Type	Share	Checking	Checking	Savings
Monthly Maintenance Fee	\$10	\$0	\$20	\$20
Minimum Balance Required to Waive Monthly Maintenance Fee	\$5		\$2,500	\$505*
VISA [®] Check Card	Free			N/A
Additional VISA [®] Check Cards	\$5/card			N/A
Maximum Outgoing Transactions	6	Unlimited		6
Additional Outgoing Transactions (after maximum of 6)	\$10/mo.	N/A		\$10/mo.
Inactive Account	\$20/month			
Returned Statement ¹	\$1/statement			
Incoming Wires	Free & Unlimited			
Outgoing Wires (Domestic)	\$10	\$8	Free	
Outgoing Wires (International)	\$30	\$25	Free	
SFCU Owned ATM Access	Free & Unlimited			N/A
On Network ATMs	\$2	Free and Unlimited		N/A
Off Network ATMs	\$2**			N/A
Cashier's Checks	\$3	Free		\$3
Negative Balance Fee	\$20/week			
Non-Sufficient Funds Fee ²	\$30/use			
Standard Overdraft Protection (Savings to Checking Sweep)	\$20/use	Free		N/A
Full Overdraft Protection (Courtesy Pay)	\$30/use	Free		N/A
Check Copy	Free			N/A
Stop Payment	\$8	Free		\$8
Returned Item ³	\$5/check	Free		\$5/check

¹ Fee charged after first returned statement

² Includes bounced checks and EFTs

³ Bad check deposit

*Members are responsible for postage fees outside of regular member statements

**PennCards are surcharge free at all PennCard Network ATM Locations



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BREAKDOWN OF COMMON FEES

Monthly Maintenance Fee: To maintain your account, SFCU charges **\$10 per month** for your savings account, or **\$20 per month** for your Signature Checking or Alumni Savings Account. However, this maintenance fee may be waived by maintaining at least **\$5** in your Savings Account, **\$2,500** in your Signature Checking Account, or **\$505** in your Alumni Savings Account.

Inactive Account: If your account is inactive for **12** consecutive months, a fee of **\$20 per month** will be assessed for each month your account is inactive onward. This applies to all accounts.

Returned Statements: On the first returned statement, we will notify you to update your address at no penalty. However, consequent returned statements will incur a **\$1 per returned statement** for all accounts.

On-network ATMs: On-network ATMs are any Allpoint™ network ATMs or any SFCU owned ATMs. On-network ATMs are surcharge free for all SFCU members with a checking account. However, when you withdraw using your **savings** account, there is a **\$2** fee each time you use a non-SFCU owned ATM.

Off-network ATMs: Off-network ATMs are any ATMs not in the Allpoint™ network or not SFCU owned. There is a **\$2** fee each time you use an off-network ATM for both savings and checking accounts. You may be subject to additional charges by the owners of the off-network ATMs. *PennCard withdrawals from checking accounts are **surcharge free** at on campus SFCU and PNC ATMs.*

Cashier's Checks: There is a fee of **\$3** for each time you request a cashier's check. This fee is waived for members with a signature checking account or when members are closing their account.

Negative Balance Fee: If at any point during the month your account becomes negative, you will be assessed a fee of **\$20**. This fee will repeat weekly until the account becomes positive.

Non-Sufficient Funds: If your account does not have enough funds to cover a payment, SFCU denies the transaction and a **\$30** fee is charged. This includes bounced checks, ACH, and recurring POS but does not include one-time debit card and ATM transactions.

Standard Overdraft Protection (Savings to Checking Sweep): You are automatically enrolled in this service. There is a **\$20** charge for Regular Checking Account holders if SFCU has to transfer funds from your savings to your checking account to cover a transaction.

Full Overdraft Protection (Courtesy Pay): This is a complimentary service that you would have to opt into. When you enroll in Courtesy Pay, we will be paying for your transactions to allow your account to go negative up to a limit of **\$100** with a charge of **\$30** per use. If you have a checking account, standard savings to checking sweep will apply first before overdraft protection kicks in.

Returned Item: If you deposit a check that SFCU cannot collect the funds for, the originally deposited funds will be withdrawn from your account and you will be assessed a **\$5** fee for every rejected check. This fee does not apply to our Signature Checking Accounts.