



**You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.**

**Savings and Checking Accounts offered by the
Student Federal Credit Union (SFCU) at the University of Pennsylvania**

Monthly Fee	Per Purchase	ATM Withdrawal	Cash reload	Standard Overdraft
\$0¹	N/A	\$0 in-network \$2 out-of-network	N/A	\$20²
ATM balance inquiry (in-network)			\$0	
Customer service (in-office or over phone)			N/A	
Inactivity (dormant)			\$20 per month	

**The SFCU charges 16 other types of fees.
Here are some of them:**

Non-sufficient funds	\$30 per vendor per day ³
Negative Balance	\$20 per week ⁴

Your account is eligible for NCUA insurance.

Find details and conditions for all fees and services in terms and conditions of the account at this [link](#)

- 1 The SFCU charges \$10 per month to maintain Savings accounts or \$20 per month to maintain Signature Checking accounts. However, this maintenance fee can be **waived** by maintaining at least \$5 in the Savings account or \$2,500 in the Signature Checking account. There is no minimum balance for a Regular Checking account.
- 2 Members are automatically enrolled in this service. A \$20 fee is charged if the SFCU must use funds from a savings account to cover a transaction due to insufficient funds in a checking account. Full overdraft protection (Courtesy Pay) is an opt-in service where the SFCU will allow an account to go negative up to \$100 inclusive of a charge of \$30 per use in order to cover transactions.
- 3 This fee is charged when a transaction is returned due to insufficient funds in a checking account.
- 4 If, at any point, an account holds a negative balance, it will be assessed this fee every week until the account is reconciled to a balance of zero or greater.