



**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**

<u>Monthly Fee</u>	<u>Per Purchase</u>	<u>ATM Withdrawal</u>	<u>Cash Reload</u>	<u>Standard Overdraft</u>
\$0 <sup>1</sup>	N/A	Student Checking: \$0 in and out-of-network  Regular Checking: \$0 in-network \$2 out-of-network	N/A	Student checking: \$0 <sup>2</sup>  Regular checking: \$10 <sup>2</sup>

ATM balance inquiry (in or out-of-network)	\$0
Customer service (in-office or over phone)	N/A
Inactivity (dormant) <sup>3</sup>	\$25 per month

**The SFCU charges 10 other types of fees.  
Here are some of them:**

	<b>Student Checking</b>	<b>Regular Checking</b>
Non-sufficient funds <sup>4</sup>	1 free/month; \$10 per NSF after	\$20
Negative Balance <sup>5</sup>	\$10 per week	\$20 per week

**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, Student or Alumni Checking account.
2. Members are automatically enrolled in this service. For members without a student checking account, \$10 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 \$10 per use for Student Checking accounts and \$20 per use for Regular, Alumni and Signature Checking accounts to cover transactions.
3. This fee is charged when a member does not make any type of transaction or inquiry on their account for a 12-month period.
4. This fee is charged when a transaction is returned due to insufficient funds in a checking account.
5. 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.