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

<table>
<thead>
<tr>
<th>Monthly Fee</th>
<th>Per Purchase</th>
<th>ATM Withdrawal</th>
<th>Cash Reload</th>
<th>Standard Overdraft</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0(^1)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Student Checking: $0 in and out-of-network
Regular Checking: $0 in-network
$2 out-of-network

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

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

<table>
<thead>
<tr>
<th></th>
<th>Student Checking</th>
<th>Regular Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-sufficient funds(^4)</td>
<td>1 free/month; $10 per NSF after</td>
<td>$20</td>
</tr>
<tr>
<td>Negative Balance(^5)</td>
<td>$10 per week</td>
<td>$20 per week</td>
</tr>
</tbody>
</table>

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.