

Better Value. Outstanding Service.SM

Schools Financial is a full-service financial institution with products and services designed to meet the needs of our Members. Every Member is an owner, which means your Credit Union works solely for your benefit, returning earnings to you in the form of lower loan rates, higher savings yields and reduced fees for services.

Becoming a Member Is Easy

Online: schools.org/join

Branches: 11 locations to serve you

Questions? Call 916-569-5400 (Sacramento area)
or 800-962-0990



Website
schools.org



Branch Hours

Monday – Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.



Member Contact Center

916-569-5400 (Sacramento area) or 800-962-0990
Monday – Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.



Mailing Address

P.O. Box 526001, Sacramento, CA 95852-6001



ATM Locations

For a complete listing of Schools Financial and CO-OP Network ATMs, visit our website or text¹ your ZIP code to 91989

¹ Standard text messaging rates apply.

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Schedule of Fees & Charges



Account Management Fees

ATM point of sale (POS)/Schools Debit CardSM transaction resulting in nonsufficient funds on a per-transaction basis:

\$0-\$4.99.....	FREE
\$5-\$9.99.....	\$2
\$10-\$49.99.....	\$17
\$50+.....	\$22

There is a maximum fee limit of \$66 per share, per day, including ATM POS and debit card transactions, ACH, checks or automated checks presented against a non-sufficient (NSF) available balance paid or returned. However, you will not be charged a fee, regardless of the amount of the transaction, if the ATM/POS/debit card transaction results in a negative available balance less than \$5.

ACH, checks or automated checks written against nonsufficient funds (NSF), no funds available from overdraft protection.

Returned or paid.....\$22 per presentment

Escheat notification.....\$2

IRA transfer/termination.....**FREE**

Legal processing (levy, garnishment, warrant, etc.).....\$20

Membership readmittance, per occurrence during a 90-day period.....\$25

Overdraft transfer from savings to checking, per transaction.....**FREE**

Returned deposit, cashed item or loan payment.....\$8

Returned statement/incorrect address.....\$5

Stop payment on counter checks (a.k.a. Cashier's Check), personal check, electronic funds transfer (EFT) or Convenience Check (line of credit or Visa Card):

Each item.....\$28
Senior Saver ClubSM Members.....Four **FREE** per year

Alternative Instrument Fees

Counter Check payable only to Member:

First two checks, per day.....**FREE**
Each check thereafter.....\$5

Counter Check payable to third party:

Each check.....\$5
Senior Saver Club Members.....Four **FREE** per day

Personal check replaced by a Counter Check, per check.....\$10

Defer-A-Pay:

Via SchoolsOnlineSM.....**FREE**

eCheck transaction.....**FREE**

Wires (receiver/sender may impose additional charges):

Incoming wire.....**FREE**

Outgoing wire (U.S. only)\$20

Senior Saver Club Members

.....Four **FREE** outgoing wires per year

ATM & Schools Debit Card Fees

Card replacement fee — one card per year.....**FREE**

Each card thereafter.....\$10

Deposit error at an ATM not owned by Schools Financial.....\$5

Empty envelope ATM deposit error at an ATM not owned by Schools Financial.....\$25

Withdrawal at a non-Schools Financial or non-CO-OP Network ATM.....\$1 per transaction

Transfer or Balance Inquiry.....**FREE**

When you use a non-Schools Financial or non-CO-OP Network ATM, you may be charged a fee by the operator or any network used, and they may charge you a fee for a balance inquiry even if you do not withdraw cash.

Check Fees

Personalized checks.....varies by design

Temporary checks.....**FREE**

eServices

MobileCheckSM.....**FREE**

BillPay.....**FREE**

Monthly Service Charges Applicable to Members

All accounts requiring multiple signatures (existing accounts only).....\$10

Banking for Everyone CheckingSM account.....**FREE**

Banking for Everyone SavingsSM account.....**FREE**

Banking for YouthSM account.....**FREE**

Interest Checking:

Balance of \$500 or more, or aggregate daily account balance of \$5,000 or more.....**FREE**

If daily balance drops below \$500 at any given time during the month.....\$3

Premier Money Market, Savings and Checking.....**FREE**

Senior Saver Club.....**FREE**

Super\$hareSM.....**FREE**

Monthly Service Charges for Grandfathered Businesses

Business Checking for Businesses:

Balance of \$2,000 or more, or aggregate daily account balance

of \$4,000 or more.....**FREE**

If daily balance drops below \$2,000 or aggregate balance drops below \$4,000 at any given time during the month.....\$5

50 **FREE** cleared checks per month, after that, per item (deposited or withdrawn, including via BillPay and MobileCheck).....\$0.25

Monthly Service Charges for Organizations

School Affiliated Organization Accounts.....**FREE**

Supplementary Service Fees

Account histories created by a Schools Financial teller.....**FREE**

Account histories printed online.....**FREE**

Coin processing, exceeding \$250.....5% of total coin intake

Coin processing, less than \$250.....**FREE**

Copy of loan documents, per document.....\$2

Immigration Service or Account Information Letter.....\$10

Live telephone assistance.....**FREE**

Locator service.....\$5

Nonmember cashing Schools Financial check (age 18+).....\$5

Notary service for Members only:

Credit Union documents.....**FREE**

Non-Credit Union documents, per signature.....\$10

Personal check or Counter Check copies in any statement period:

First two copies or via SchoolsOnline.....**FREE**

Each copy thereafter.....\$3

Photocopy of deposited check.....**FREE**

Research requests and/or statement reconciliation (above and beyond normal account maintenance requirements), per hour (one hour minimum).....\$20

Signature or Endorsement Guarantee:

Credit Union documents.....**FREE**

Non-Credit Union documents.....\$10

Senior Saver Club members.....**FREE**

Statement copies.....**FREE**

Verification of deposit.....**FREE**