

CHECKING & SAVINGS

	Small Business Checking	Commercial Advantage Checking	Prime Savings
Dividend Rate ¹		0.05%	0.12%
Annual Percent Yield (APY) ²		0.05%	0.12%
Minimum balance to earn dividends		\$0	\$250
Compounding frequency		quarterly	quarterly
Monthly fee	\$0	\$25	\$0
Minimum opening deposit	\$100	\$100	\$5
Checks paid per month	100	300	
Deposits per month - electronic	unlimited	unlimited	
Deposits per month - in-branch	10	30	
Deposited items allowed per month	100	300	
Currency in or out per month	\$5,000	\$20,000	

CERTIFICATES

	Dividend Rate ¹	APY ²	Compounding	Min. Balance	Monthly Fee
91 Days	1.24%	1.25%	at maturity	\$1,000	\$0
6 Months	1.39%	1.40%	Monthly	\$1,000	\$0
12 Months	1.64%	1.65%	Monthly	\$1,000	\$0
18 Months	1.74%	1.75%	Monthly	\$1,000	\$0
24 Months	1.88%	1.90%	Monthly	\$1,000	\$0
36 Months	2.03%	2.05%	Monthly	\$1,000	\$0
48 Months	2.23%	2.25%	Monthly	\$1,000	\$0
60 Months	2.47%	2.50%	Monthly	\$1,000	\$0

MONEY MARKET

Balance	Dividend Rate ¹	APY ²
\$0 - \$24,999.99	0.50%	0.50%
\$25,000 - \$49,999.99	0.75%	0.75%
\$50,000 - \$99,999.99	1.00%	1.00%
\$100,000 - \$249,999	1.24%	1.25%
\$249,000 or more	1.49%	1.50%

FEES & CHARGES

ATM & mobile deposit adjustments	\$2.50	
ATM surcharge	\$1.50	ATMs that aren't SCE FCU or CO-OP Network ATMs
Bill Pay	\$5	Expedited payment - electronic
	\$20	Expedited payment - check
	\$1	Send money via Pay Pal
Business checks	at cost	
Cashier's checks	\$3	1 free per day
Check copies	\$2	2 free per statement
Courtesy Pay (paid item) ³	\$26	No fee if overdrawing available account balance by \$5 or less, or if transaction is \$5 or less; no more than four Courtesy Pay fees per day per account
Debit card replacement	\$5	
DMV Services	\$35	
Empty deposit envelope	\$25	
Escheat	\$2	
Excess checks paid	30¢	
Excess currency or coin	\$2	Per 1,000 may be discounted with armored car service
Excess deposited items	10¢	
Excess deposits	\$2	

Foreign collection item	\$30	Canada
	\$45	All other countries
Inactive account fee	\$5	Per month on accounts with no activity in 12 months - waived with balances >\$250, loan, certificate or IRA, or for members under 18
Legal action	\$50	Such as tax levies, judgments, garnishments or subpoenas
Legal process	\$75	
Loan document copy	\$10	
Loan modification	\$50	
Medallion stamp	\$25	
Non-member check cashing	\$5	
Notary	\$5	For first document, \$2.50 each additional signature (Credit Union documents at no charge)
Payment by phone	\$10	
Photocopies	20¢	
Research	\$24	Per hour
Return deposited item	\$15	\$25 for deposited or cashed check on account with same ownership or on loan payment
Return Item (NSF)	\$26	Per presentment
Return mail	\$5	Per month - up to \$30 refund with correction
Safe deposit box annual fee ⁴	\$0	3x5" \$40 5x10"
	\$20	5x5" \$65 10x10"
	\$30	3x10"
Skip payment	\$30	Limit 2 per year
Special delivery for card or PIN	at cost	
Statement copies	\$3	Per statement
Stop payment	\$10	Checks & Bill Pay
	\$25	Cashier's check
Verification of deposit	\$15	
Visa Gift Cards	\$2.50	\$10 replacement
Wire transfers	\$15	Domestic
	\$30	International

¹Dividends are calculated on the Daily Balance Method for all accounts. ²APY = Annual Percentage Yield, and is based on the assumption that requirements will be met. Your statement will show the actual Annual Percentage Yield Earned (APYE). This may be different from the APY if the conditions are different from the above assumptions. Early withdrawal is subject to penalty on all Certifications. For example, if there are any fees, they could reduce the earnings on the account. Rules governing Prime Savings and Money Market Accounts: Limit of 6 checks of ACH, automatic, FastLine or online banking transfers per month. ³Including checks, automated debits (ACH), debit card transactions, bill payments, and point-of-sale transactions. ⁴Please note that safe deposit boxes and their contents are not insured by the NCUA, are not available at all branches, and are subject to availability.