

FEE SCHEDULE EFFECTIVE:

Member Service Center 800-222-SCCU (7228)

December 1, 2025



This Fee Schedule for all accounts sets forth certain conditions, fees and charges applicable to your Savings, Checking and Money Market Accounts at Sierra Central Credit Union. This schedule is incorporated into your Account Disclosure and may be assessed in connection with your account.

MEMBERSHIP

One-Time Membership Fee	\$5.00
<i>- per primary member (According to Sierra Central bylaws, a one-time fee is required to join the credit union. This fee may be waived for minor accounts opened.)</i>	

CHECKING ACCOUNTS

Monthly maintenance fee

For Business Checking products refer to our Business Account fee schedule for details.

Choice Checking	\$4.95 mo
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- Fee waived if enrolled eStatements, Online Banking and Debit Card usage is active.

Youth Choice Checking,

- No monthly service fee between the ages of 13 to 24.

Select Checking	\$8.00 mo.
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Prime Checking	\$10.00 mo.
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- All Checking Accounts require \$25.00 to open

Avoid the monthly maintenance fee on our Prime or Select Checking accounts by maintaining a \$25,000 monthly aggregate liquid share or loan balance. If you do not qualify for this waiver, you can receive a discount on your monthly maintenance fee by

- Set up a monthly direct deposit of \$1,000 = \$4.00 discount

- Maintain a monthly average balance of \$1,500 = \$4.00 discount

- Enroll in and maintain eStatements = \$2.00 discount

The total amount of discounts will not to exceed the monthly maintenance fee amount.

Grandfathered Budget Checking Accounts opened prior to November 1, 2023	\$6.00 mo.
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MONEY MARKET ACCOUNT

Flexible Money Market	\$10.00 mo.
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- waived if monthly minimum daily balance of \$2,500 or more is maintained

Investor Money Market	\$12.00 mo.
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- waived if monthly minimum daily balance of \$25,000 or more is maintained

SAVINGS ACCOUNT

Excessive Withdrawal Fee	\$5.00 each
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- allowed 3 free per quarter, excluding electronic transactions

Club Accounts Withdrawal Fee	\$5.00 each
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- per withdrawal excluding maturity transfer, charged monthly

- Holiday club has a grace period of October 23rd through December 31st, during this time, the withdrawal fee is waived.

All four Club Accounts have a maturity date at which time funds are transferred to designated account.

LEGAL ORDERS

Respond To Legal Orders (per hour)	\$25.00 hour
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- photocopies additional \$0.20 each

Garnishment/Levy Processing	\$25.00 hour
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AUTOMATED SERVICES

24-Hour Sierra Bank-by-Phone Service	No Charge
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Online Banking	No Charge
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Bill Pay Monthly Service Fee or Set Up	No Charge
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Bill Pay Inactive Monthly Fee	\$6.95 mo.
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- Fee charged if no activity is conducted on an open Bill Payer account during a month.

Bill Pay Excessive Transactions of 26 or More	\$6.95 mo.
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- Fee charged if 26 or more transactions are conducted during the month. This fee is waived the first two month.

Bill Pay Stop Payments	\$25.00
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Mobile Banking	No Charge
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- other fees may be associated with services offered through Mobile Banking, such as Zelle and TransferNow.

Read disclosures for more details

SCCU VISA DEBIT CARD

ATM network fee (per transaction)

Sierra Central Machines	No Charge
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Foreign ATM CO-OP Network	No Charge
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Foreign ATM (non CO-OP network)	\$2.00
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Replacement Cards	\$25.00
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Rush Shipment	\$25.00
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International Service Assessment Fee	1.00%
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of each transaction in U.S. dollars

NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network. If you have questions, call us at 800-222-7228.

SCCU VISA CREDIT CARD

Cash Advance Fee	\$10.00 or 3.00%
<i>of the amount of each cash advance, whichever is greater</i>	

International Service Assessment Fee	1.00%
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of each transaction in U.S. dollars

Balance Transfer Fee	None
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Late Payment Fee	up to \$10.00
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Returned Payment Fee	up to \$25.00
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GENERAL SERVICES

Account Closure (within 180 days of opening)	\$20.00
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Account History Printout	\$3.00
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Cashier's Check Replacement or Copy Fee	\$1.00
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Cashier's Checks	\$5.00
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Check Cashing Fee	\$5.00
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- Check cashing fee applies if the member has a Savings Account only with a balance below \$500 during the last 30 days.

Check Images Available Through Online Banking	No Charge
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Collection Item Incoming/Outgoing (plus cost)	\$35.00
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Copies of Paid Checks (First 2 Copies No Charge)	\$2 per copy
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Copies of Statements	\$5.00
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Counter Checks (Quantity - 1 sheet of 4 checks)	\$4.00
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Deposit Correction (ATM, Online or Mobile)	\$5.00
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Medallion Stamp / Signature Guarantee	\$5.00
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Negative Balance fee	\$5.00 a day
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-Beginning on the 8th consecutive day the account remains overdrawn

Non-Member Check Cashing Fee	\$10.00
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Non-SCCU Visa Cash Advance (Credit or Debit)	\$50.00
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Non-Sufficient Funds (NSF) Per Item	\$14.00
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- A fee may be charged when returning a check, ACH, debit card or other electronic transactions drawn on insufficient funds in an account.

Online Payment Portal (Per each debit card payment)	\$4.95
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Overdrafts Per Item	\$14.00
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- An overdraft fee may be charged when overdrawing an account by check, ACH, debit card or other electronic transactions.

Printed Check Orders	Price Varies
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Reconciliation/Research/Verification Of Deposit	\$25.00
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- per hour, minimum of 1 hour

Return Payment Fee (per item)	\$25.00
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Skip-A-Pay Fee, each occurrence	\$35.00
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Stop Payments - Checks, Cashiers Checks & ACH Stops	\$25.00
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Wire Transfers/Incoming Domestic	\$10.00
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Wire Transfers/Outgoing Domestic	\$25.00
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