



Yolo Federal Credit Union

SCHEDULE OF FEES & CHARGES—CONSUMER

Effective: September 1, 2025

SHARE ACCOUNTS

Monthly Service Charge (less than \$100)
Free if: Daily Aggregate Deposits or Aggregate Loans
are \$5,000 or more, if member has monthly direct
deposit, or is between the ages of 0-22.

\$5.00

ALL CHECKING ACCOUNTS

Checks Returned NSF or Closed Account \$20.00/item

Photo Copies of Cancelled Checks \$3.00/item
First two per month are free

Check Printing Varies

Initiate or Reverse Stop Payment on Check \$25.00/item

Overdraft Fee/Privilege Pay \$20.00/item
Of NSF Checks/ATM/ACH/Debit

Paper Statement Fee \$5.00
waived for members 65 and older or under the age of 19

SIMPLY CHECKING ACCOUNTS

Monthly Service Charge FREE

STUDENT CHECKING

Age 13-22 FREE

Daily Aggregate Balance: \$5,000 or more FREE

Monthly Direct Deposit FREE

Age 23 and over \$8.00
without aggregate balance or direct deposit

BILL PAYER SERVICE

Monthly Fee FREE

Stop Payment on Bill Payer Transaction \$25.00

Overnight Check Fee \$20.00

MONEY MARKET ACCOUNT

Monthly Service Charge \$8.00
Below daily \$2,500 balance

Withdrawal Fee \$5.00
In excess of 6 transactions per month

PREMIUM MONEY MARKET ACCOUNT

Monthly Service Charge \$10.00
Below daily \$100,000 balance

Withdrawal Fee \$10.00
In excess of 3 transactions per month

HEALTH SAVINGS ACCOUNT

Minimum Opening Deposit \$25.00
Waived w/ Direct Deposit

SAFE DEPOSIT BOXES ANNUAL FEE

Not Insured by NCUA

Small (2 x 5) \$35.00

Medium (3 x 5) \$40.00

Large (4 x 5) \$45.00

X Large (5 x 5) \$55.00

Legal (3 x 10) \$60.00

Legal (5 x 10) \$80.00

Jumbo (10 x 10) \$130.00

Lost or broken key \$25.00

Locksmith Service \$25.00 + Locksmith

*Discounts may apply when relationship conditions are met.

ATM/VISA® CHECK CARD

FREE

FREE

FREE

\$2.00

\$1.00

\$20.00

\$10.00

\$10.00

3% of tran. amount

VISA® CREDIT CARD

VISA Card Replacement FREE

Duplicate Copy of Sales Draft \$10.00

Late Fee \$15.00

Foreign Transaction Fee 3% of tran. amount
on Classic Visa®

MISCELLANEOUS FEES

Account Research (\$10.00 min) \$20.00/hour

Account Research(Rush Request-min \$20.00) \$40.00/hour

ACH Returned NSF \$20.00

ACH Stop Payment \$25.00

Check Cashing (Non-Members) \$10.00 per item

Copies of Deposits from Film \$5.00

Credit Union Checks \$5.00

Domestic Wire Transfers \$25.00

Duplicate Copies of Statements \$5.00

Incoming/Outgoing Collection Item \$20.00

Internal Auto Refinance \$75.00

International Wire Transfers \$50.00

Money Orders \$5.00

Notary Fee per Signature \$15.00
waived for members

Out of Country Vehicle Authorization \$25.00 per trans.

Pass Through Fees Varies

Process Tax Levies or Garnishment \$50.00 per notice

Re-Enroll in Privilege Pay \$20.00

Returned Deposited Checks \$30.00

Returned Mail Fee \$5.00

Self Service Coin Machine (Non-Members) 10% of total amt.

Skip-a-Payment/Extension Fee \$30.00

Stop Payment on CU Check \$25.00

Temporary Checks (min 4) \$1.00 per check

Verification of Deposit \$10.00

Picture Pay Overnight Check Fee \$28.00

LegalTrack - Wills and Trusts

Single Will \$295

Joint Will \$495

Single Trust \$699

Joint Trust \$899

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. This
Credit Union is federally insured by the National Credit Union Administration

