



Yolo Federal
Credit Union

SCHEDULE OF FEES & CHARGES—BUSINESS

Effective: September 1, 2025

SHARE ACCOUNTS

Monthly Service Charge (less than \$100) \$5.00

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.

ALL CHECKING ACCOUNTS

Checks Returned NSF or Closed Account \$20.00

Photo Copies of Cancelled Checks \$3.00

(First two per month are free)

Check Printing Varies

Initiate or Reverse Stop Payment on Check \$25.00

Overdraft/Privilege Fee of \$20.00/item

NSF Checks/ATM/ACH/Debit

Cash Purchased, per strap \$0.20

Coin Purchased, per roll \$0.20

Deposit Corrections \$10.00

Paper Statement Fee \$5.00

*Waived for members 65 and older or under the age of 19.

REGULAR BUSINESS CHECKING

Daily Balance Required \$5,000.00

Below Minimum Balance \$10.00

Number of FREE Transactions* 200

Exceeding 200 Transactions, per transaction \$0.25

*Transaction items include: cleared checks, per individual deposit (not per item), per withdrawal and per ACH debit. ACH and ATM deposits are excluded.

SIMPLY FREE BUSINESS CHECKING

Number of FREE Transactions* 100

Exceeding 100 transactions \$0.25

*Transaction items include: cleared checks, per individual deposit (not per item), per withdrawal and per ACH debit. ACH and ATM deposits are excluded.

MONEY MARKET ACCOUNT

Monthly Service Charge (below \$2,500 balance) \$8.00

Withdrawal Fee (in excess of 6 transactions) \$5.00

PREMIER MONEY MARKET

Monthly Service Charge (Below \$100,000 balance) \$10.00

Withdrawal Fee (in excess of 3 transactions) \$10.00

HEALTH SAVINGS ACCOUNT

Minimum opening deposit (Waived w/ Direct Deposit) \$25.00

SAFE DEPOSIT BOXES* 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 + Locksmith

*Discounts may apply when relationship conditions are met.

ATM/VISA CHECK CARD

ATM Transaction Fee on Yolo FCU Owned FREE

or Designated Machine

ATM Transaction Fee on \$2.00

Non-Yolo FCU Owned (withdrawal/transfer)

ATM Inquiry Fee on Non-Yolo FCU Owned \$1.00

Transaction Causing Overdrawn Acct \$20.00

Duplicate Copy of Sales Draft \$10.00

ATM Deposit Corrections \$10.00

Foreign Transaction Fee 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

BILL PAYER SERVICE

Monthly Fee FREE

Stop Payment on Bill Payer transaction \$25.00

Overnight Check Fee \$20.00

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

Picture Pay Overnight Check Fee \$28.00

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

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

