

### CHECKING & SAVINGS RATES

Checking Accounts	Small Business Checking	Commercial Advantage Checking
Dividend Rate <sup>1</sup>		0.05%
Annual Percent Yield (APY) <sup>2</sup>		0.05%
Minimum balance to earn dividends		\$0
Compounding frequency		quarterly
Monthly fee	\$0	\$25
Minimum opening deposit	\$100	\$100
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

Savings Accounts	Dividends <sup>1</sup>	APY <sup>2</sup>	Compounds
Prime Savings	0.05%	0.05%	Quarterly

### Certificate & IRA Accounts

Term <sup>3</sup>	Dividends <sup>1</sup>	APY <sup>2</sup>	Compounds
91 Days <sup>4</sup>	0.50%	0.50%	At maturity
6 Months <sup>4</sup>	1.24%	1.25%	Monthly
12 Months	1.98%	2.00%	Monthly
18 Months	2.13%	2.15%	Monthly
24 Months	2.28%	2.30%	Monthly
36 Months	2.37%	2.40%	Monthly
48 Months	2.57%	2.60%	Monthly
60 Months	2.72%	2.75%	Monthly

### Money Market Accounts

Balance	Dividends <sup>1</sup>	APY <sup>2</sup>
\$0 - \$24,999.99	0.75%	0.75%
\$25,000 - \$49,999.99	0.95%	0.95%
\$50,000 - \$99,999.99	1.24%	1.25%
\$100,000 - \$249,999.99	1.49%	1.50%
\$250,000 or >	1.98%	2.00%

### Premier Money Market Accounts

\$500,000 - \$749,999.99	2.23%	2.25%
\$750,000 - \$999,999.99	2.47%	2.50%
1,000,000.00 or >	2.95%	2.99%

<sup>1</sup>Dividends are calculated on the Daily Balance Method. <sup>2</sup>APY = Annual Percentage Yield. Your statement will show the actual Annual Percentage Yield Earned (APYE), which may be different from the APY. <sup>3</sup>Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account. <sup>4</sup>Terms not available on IRAs.

### FEES & CHARGES

ATM & mobile deposit adjustments	\$2.50	
ATM surcharge	\$2	Free when using SCE FCU or CO-OP Network ATMs
Bill Pay	\$5	Expedited payment - electronic
	\$20	Expedited payment - check
Checks	at cost	Personal and Business
Check copies	\$2	2 free per statement
Coin deposit	5%	of amount redeemed by members, waived on Youth accounts
	10%	of amount redeemed by non-members
Debit card replacement	\$5	
DMV services	\$50	Title transfers, lease buyouts, private party and out-of-state sales
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	No activity in 12 months – waived with balances > \$250 or for members under 18
Legal action	\$50	Tax levies, judgments, garnishments or subpoenas
Loan document copy	\$10	
Loan modification	\$50	
Medallion stamp	\$25	
Notary	\$5	\$2.50 each additional signature
Online or phone payment	\$12.50	Phone-assisted payment
	\$10	One-time online payment
	\$6.50	Recurring automatic online payments
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	(nonsufficient funds) Per item each time presented and/or if paid and not covered by Courtesy Pay
Return Mail	\$5	Up to \$30 refund with correction
Safe deposit box annual fee <sup>4</sup>	\$50	3x5"
	\$75	5x5"
	\$125	3x10"
	\$150	5x10"
	\$175	10x10"
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 or Mortgage	\$15	
Visa Gift Cards (at select branches)	\$2.50	\$10 replacement
Wire Transfers	\$15	Domestic
	\$30	International