

Effective April 1, 2021

MEMBER RELATIONSHIP TIERS

The more products you use, the more value you'll get.

The combined balances of your SMCU deposits and loans determine your placement in one of four tiers. Whatever your tier level, you'll receive a variety of advantages and bonuses at minimal or no cost as outlined in the table below.

COMBINED DEPOSIT/LOAN BALANCES ¹	PARTNER/HOMEOWNER (\$100,000 OR MORE)	PREFERRED (\$25,000 \$99,999)	CLASSIC PLUS (\$5,000 \$24,999)	CLASSIC (UNDER \$5,000)
0.25% Auto Loan Rate Discount	Yes		No	
Rebate on Mortgage Closing Costs ²	Up to \$500	Up to \$250	No	
Standard Certificate Rate Bump ³	0.25%	No	No	
Non-SMCU ATM Network Withdrawal	Unlimited	10 Free Per Month	5 Free Per Month	3 Free Per Month
Reimbursement of Non-SMCU ATM Network Surcharge (Other Institution Charge) ⁴	\$15 per month	\$5 per month	None	
Box of Checks	Standard Lettering Design only ⁵			
Cashier's Check	Free	Standard Cost		
Money Order	Free	Standard Cost		
Outgoing Domestic Wire Transfers	No Charge	Standard Cost		
SMCU ATMs	Free			
Online & Mobile Banking	Free			
Visa® Debit Card	Free			
Personal Auto Shopper Service	Free			
Financial Seminars	Free			
Visa Gift Cards	Free			

FEE SCHEDULE

SMCU strives to keep fees to a minimum while providing a high level of service and convenience.

ATM & DEBIT CARD	
ATM Deposit Adjustment	\$4
ATM Transaction at SMCU ATM	Free
ATM Withdrawal—Non-SMCU ATM Network ⁶	\$2
CHECKING ACCOUNT MONTHLY SERVICE CHARGES	
Free Checking	Free
Premium Checking	Free
Student Checking	Free
New Start Checking	\$10/Mo
ACCOUNTS BELOW ARE NO LONGER AVAILABLE TO BE OPENED	
Interest Checking (Free when combined deposit/loan balances are \$25,000+)	\$9/Mo
High-Yield Interest Checking (Free when a daily average balance of \$10,000+ is maintained)	\$10/Mo
Standard Checking (Free with monthly direct deposit of \$250 or more or when combined deposit/loan balances are \$5,001 or more)	\$6/Mo

SAVINGS AND MONEY MARKET	
Dormancy Charge	\$5 per month per membership account (after 365 days of no transaction activity with an aggregate balance below \$500 on all)
Health Savings Account Custodial Charge	\$15/Year
IRA Closure (Single service members only)	\$35
Youth Savers Account Monthly Service Charge (Age 17 and under)	Free

OTHER SERVICE CHARGES	
Cashier's Check ⁶	\$5
Check Cashing Charge— Non SMCU checks <i>Members with a savings account only, and less than \$150 balance</i>	\$4
Cleared Check Copy	Free online or first 2 free per month, then \$2 ea.
Coin Deposit	First 5 rolls free, then \$0.10 a roll
Collection Item (foreign or domestic)	Cost ⁷ + \$30
Courtesy Pay (Maximum charge of \$150 per day)	\$30
DMV Registration (changes & additions)	\$15
DMV Title Inquiry	\$4
Escheat Notification	\$2
Express Mail/Rush/Overnight	\$20
Fed Wire Transfer	
– Incoming	Free
– Domestic (Outgoing) ⁶	\$20
– International (Outgoing)	\$45
Foreign Check Processing— Transit Letter Items Only	
– Canadian Check in \$US	\$15
– Foreign Check not in \$US	Conversion Cost + \$25
Invalid Address (failure to notify of address change)	\$5 per occurrence
Legal Processing (e.g. levy, subpoena, garnishment, etc.)	\$50 per notice
Mobile Deposit Adjustment	\$4
Money Order ⁶	\$1.50
Non-Sufficient Funds (NSF)	\$30
Failed External Transfer	\$30
Plastic Cards — Additional/Replacement card (First card free if lost/stolen/fraud)	\$10
Research & Reconciliation of Account	\$25 per hour/ 1 hour minimum
Returned Deposit Item (RDI)	\$25
Skip-a-Pay (if eligible)	\$35/per loan
Statement Copy	Free thru SMCU online or \$2 per statement
Stop Payment (ACH, Bill Pay, Check, Money Order)	\$25
Temporary checks—one (1) sheet (checking and HELOC accounts only)	\$4
Zip Pay	\$10

Free Services

- Automated Phone Banking (Call-24)
- Online Banking
- Bill Pay and eStatements
- Direct Deposit
- Payroll Deduction
- Personal Auto Shopper
- Mobile Banking
- Mobile Deposit
- Account Alerts
- Digital Wallet (e.g. Apple Pay™)
- Financial Seminars

1. Deposits may include checking, savings, money market, and certificates. Loans may include real estate, auto, credit card, and personal. Past due loans will not be counted in overall total.
2. Partner/Homeowner: \$250 off refinance existing SMCU mortgage/\$500 off new mortgage. Preferred: \$125 off refinance existing SMCU mortgage/\$250 off new mortgage.
3. Cannot be applied to promotional rates or combined with other rate offers.
4. Reimbursement by request only. Call (650) 363-1725.
5. Free box of check offer available on the first 90 days of checking account opening and only on standard lettering design.
6. Charge may be waived depending upon member relationship tier.
7. Outside financial institution fee.

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