

**Non-Sufficient Funds (NSF) & Overdrafts**

**Account Balance is Overdrawn/NSF by:**  
 \$10.00 or less ..... No Charge  
 \$10.01 to \$30.00<sup>1</sup> ..... \$15/item or incident  
 \$30.01 or more ..... \$28/item or incident

Sustained NSF/Overdraft Fee<sup>2</sup> ..... \$5/day

Maximum Daily NSF/Overdraft Fee ..... \$145/day

**Overdraft Protection**

Linked Account Transfer Fee ..... \$10  
 Line of Credit Transfer Advance Fee ..... \$10

<sup>1</sup>When enrolled in the Overdraft Services Program. <sup>2</sup>When enrolled in the Overdraft Services Program and an NSF/Overdraft balance is sustained for more than five (5) days.

**Electronic Banking Fees**

**Online Banking & Bill Pay**

Online Banking ..... No Charge  
 Online Bill Pay ..... No Charge  
 Online Transfers to Other Banks ..... No charge  
 Special Same Day Bill Payment ..... \$14.95  
 Expedited Payment by Overnight Check .... \$14.95

**Debit Cards**

Replace Lost or Stolen Card ..... \$5/card  
 Rush Replacement ..... \$20/card

**Checking Account Fees**

Check Copies ..... \$5/item  
 Check Printing Charges ..... Varies by selection  
 Early Account Closure Fee<sup>4</sup> ..... \$30  
 Inactivity Fee<sup>5</sup> ..... \$5

<sup>4</sup>When checking account is closed within 90 days of opening.

<sup>5</sup>When balance is less than \$300 and no transactions in a 180 day period.

**General Account Related Fees**

Account Research Fee ..... \$75/hour  
*(Minimum charge of 1 hour)*

Returned Negotiated Items Fee ..... \$10/item  
*(Includes deposits, cashed, or payment)*

Statement Copies ..... \$5

Stop Payment Order ..... \$10/order  
*(Single check, check series, ACH, Teller Check, Preauthorized Transfer or renewal)*

**Collection Items**

Coupons ..... \$20/envelope  
 Foreign or Other Item ..... \$15 minimum  
*(\$15 per item plus all charges imposed on us by other financial institutions in the course of payment.)*

**Note and Deed of Trust Collection Account**

\*Set-up Fee ..... \$50  
 \*Monthly Payment Processing Fee ..... \$7.50  
 \*Payoff/Closing ..... \$60  
 There may be additional fees charged by the collection agency.

**\*Free service to account holders who maintain \$10,000 on deposit with First Federal.**

**Safe Deposit Boxes**

*Rented to customers only, billed annually and subject to availability.*

**Annual Rental Fee**

Regular Box ..... \$40/annually  
 Large Box *(only in San Rafael Office)* ..... \$50/annually  
**\$10 annual discount if rental fee is automatically deducted from your First Federal checking or savings account.**

**Other Safe Deposit Box Fees**

Late Payment *(30 days past due)* ..... \$10  
 One Lost Key ..... \$30  
 Forced Box *(both keys lost)* ..... \$225  
 Forced Box Late Cancellation Fee ..... \$100  
*(If not cancelled 24 hours prior to appointment)*

**Retirement & Educational Savings Accounts**

Annual Trustee Fee ..... \$20

Distribution Request ..... \$20/request  
*(Excludes mandatory distributions)*

Marital Dissolution Fee ..... \$75

Outgoing Transfer ..... \$25/transfer

**Other Fees**

Legal Process Fee ..... \$100/occurrence

\*Money Orders ..... \$3 each  
*(Sold to customers only, limit 5 free per month\*)*

\*Notary Fee ..... \$10/notarial act

Photocopies and Microfilm Copies ..... \$2/page

Replacement or Reissuance of a Teller or Interest Check ..... \$35  
*(Includes Stop Payment fee)*

Teller Check (Exchange Check) ..... \$5 each  
*(Sold to customers only)*

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**Wire Transfer Fees**

Domestic Outgoing Funds Transfer ..... \$30  
 Domestic Incoming Funds Transfer ..... No charge  
 International Incoming Funds Transfer ... No charge

