

Non-Sufficient Funds (NSF) & Overdrafts

Account Balance is Overdrawn/NSF by:
 \$10.00 or less No Charge
 \$10.01 to \$30.00¹ \$15/item or incident
 \$30.01 or more..... \$25/item or incident

Maximum Daily NSF/Overdraft Fee . \$75/day

Overdraft Protection
 Linked Account Transfer Fee \$5
 Line of Credit Transfer Advance Fee \$5

¹When enrolled in the Overdraft Services Program.

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 Fee⁴\$30

Inactivity Fee⁵ \$5

⁴When checking account is closed within 90 days of opening. ⁵When 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, electronic payment, 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)* \$275
 Forced Box Late Cancellation Fee \$100
(If not cancelled 24 hours prior to appointment)

Retirement & Education 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

*Notary Fee \$15/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

Money Market Fees
 Excessive Transactions Fee..... \$5/transaction

Your Community Bank
Since 1963

Schedule of fees and charges effective 08/17/22



Form S-91 Rev. 08/16/22