

## 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 ..... \$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

<sup>1</sup>When 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 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, 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)* ..... \$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)* ..... \$325  
 Forced Box Late Cancellation Fee ..... \$175  
*(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)*

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

### 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

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