

Fee Schedule



Effective March 1, 2026

ACCOUNT SERVICES

Account Reconciliation/Research Per Hour _____	\$ 25.00
ATM Adjustment Fee _____	\$ 5.00
ATM—Empty ATM Envelope _____	\$ 25.00
Closure—Excessive NSF Items _____	\$ 25.00
Collection Item _____ Costs +	\$ 15.00
Copy of ATM Documentation _____	\$ 15.00
Copy of Official Check _____	\$ 5.00
Deposit of Non-U.S. Check _____ Costs +	\$ 15.00
Deposit Returned Unpaid _____	\$ 25.00
Duplicate Statement Copy _____	\$ 5.00
Escheat Fee _____	\$ 2.00
Excessive Withdrawal Fee _____	\$ 5.00
Express Delivery _____	\$ 25.00
Inactive Account/Monthly* _____	\$ 10.00
Legal Response (Liens, Levies, Subpoenas, Garnishments) _____	\$ 25.00
Letters—Specialized _____	\$ 10.00
Locator Fee _____	\$ 15.00
Notary Fees—Non Members _____	\$ 15.00
Notary Fees—Members – First Two Per Day Free ____	\$ 15.00
Official Check to Third Party _____	\$ 5.00
Paid Check/ACH/ATM/Debit Transaction on	
Insufficient Funds _____	\$ 25.00
Plastic Card Capture Fee _____ Up to	\$ 150.00
Reissue of Lost, Damaged Plastic Card _____	\$ 10.00
Returned Check/ACH/Debit Transaction _____	\$ 25.00
Returned Mail Research Fee _____	\$ 5.00
Signature Guarantee—Members _____	\$ 0.00
Stop Payment on Official Check _____	\$ 25.00
Stop Payment—ACH _____	\$ 15.00
Gift Card Fee _____	\$ 3.95
External Debit or Credit Cash Advance Fee _____	\$ 2.95

Verification of Deposit _____	\$ 10.00
Wire—Outgoing Domestic _____	\$ 25.00
Wire—Incoming _____	\$ 0.00
Wire—Outgoing International _____	\$ 30.00
Wire—International Tracking Fee _____	\$ 25.00

CHECKING ACCOUNT SERVICES

Bill Pay Monthly Fee _____	\$ 0.00
Bill Pay—NSF _____	\$ 25.00
Bill Pay—Stop Pay _____	\$ 15.00
Checking Monthly Fee _____	\$ 0.00
Copy of Check _____	\$ 5.00
Non-Member Check Cashing Fee _____	\$ 10.00
Overdraft Transfer _____	\$ 3.00
Paid Check on Insufficient/Unavailable Funds _____	\$ 25.00
Stop Payment Fee—Checking _____	\$ 15.00

LOANS

Visa®—Annual Fee _____	\$ 0.00
Copy of Visa® Documentation _____	\$ 15.00
HELOC Application Cancelled After Appraisal__Up to \$400.00	
HELOC Closure (within 24 months)_____	Costs**
Loan Payment Returned Unpaid _____	\$ 25.00
Real Estate Reconveyance Fee _____	\$ 250.00
Real Estate Subordination Fee _____	\$ 150.00
Refinancing of Existing Loan to Reduce Rate _____	\$ 200.00
Refinancing of Existing Real Estate Loan to Reduce Rate _____	\$ 500.00
Visa®—Cash Advance Fee _____	\$ 0.00
Visa®—Returned Convenience Check Fee _____	\$ 25.00

*Waived with one or more transactions during the previous 12 months or a combined savings or loan balance greater than \$100.

**Costs include appraisal, title insurance, recording, flood insurance.
(See Home Equity Early Disclosure)



SRI Federal Credit Union

333 Ravenswood Avenue · Menlo Park, CA 94025-3493

650.800.5434 · CONNECT@SRIFCU.ORG · www.SRIFCU.org