

BUSINESS SERVICES FEE SCHEDULE
Effective March 8, 2012 and subject to change.

ATM, VISA CHECK CARD AND CREDIT CARD FEES

CO-OP ATM withdrawals	Free ¹
Out of Network Transactions	
- Balance inquiry at a non-SDCCU [®] ATM	\$0.50 per inquiry
- International ATM	\$3 each ¹
- Non-CO-OP ATM	\$1.50 each ¹
- Point-of-Sale (POS) electronic transactions	Free ²
Card replacement	\$5 each
Visa [®] gift card	\$3.95 per card
Visa Travel Money debit card	\$5.00 per card
Visa International Service Assessment <i>(international transactions)</i>	1% of the amount of the transaction

CHECKING ACCOUNT FEES

(Applies to all Business Checking Accounts)

Overdraft Protection transfer from Savings or checking	\$5 per transfer
Printed checks	Varies by selection
Rolled coin handling charge	\$0.10 per roll
Temporary checks	\$3 for 8

Small Business Checking Account

Monthly maintenance <i>(waived with a \$2,500 minimum average daily balance)</i>	\$8
Monthly excess item fees <i>(regardless of minimum average daily balance)</i>	
- Cash/coin deposited over \$2,500	\$0.15 per \$100
- Checks paid over 75	\$0.25 per item
- Deposit tickets over 10	\$1.25 per item
- Deposited items over 100	\$0.12 per item

Business Checking Account

Monthly maintenance <i>(waived with a \$5,000 minimum average daily balance)</i>	\$12
Monthly excess item fees <i>(regardless of minimum average daily balance)</i>	
- Cash/coin deposited over \$2,500	\$0.15 per \$100
- Checks paid over 150	\$0.25 per item
- Deposit tickets over 25	\$1.25 per item
- Deposited items over 200	\$0.12 per item

ONLINE BANKING FEES

Bill Payer Plus [™]	
- Checking accounts enrolled in Bill Payer Plus	Free ³
- All other Bill Payer Plus accounts <i>(less than three payments per month)</i>	\$4.95 per month
- Overnight check delivery	\$14.95 each
- Same day electronic payment	\$14.95 each
- Proof of payment <i>(two free per month)</i>	\$3 each

SAVINGS ACCOUNT FEES

Savings account with less than \$1	\$5 per month
Business sweep savings monthly maintenance	\$10 per month

SERVICE FEES

Account research or reconciliation	\$20 hour/\$10 min.
Cashier's checks	
- \$5,000 or more in combined savings balances	Free (1 per day)
- Less than \$5,000 in combined savings balances	\$5 each
Closing an account open less than 90 days	\$5 per account
Collection item	\$20 each
Compliance with legal orders	\$50 per request
Copies	
- Cancelled check	
- In-branch or call center service	2 free; then \$3 each
- Internet Branch	Free ⁴
- Cashier's check	\$3 each
- Deposited check <i>(deposit or loan payment)</i>	\$3 each
- Statement or account history	\$5 each
Exchange foreign check for currency	Fee varies
Overdraft/Insufficient funds (NSF) <i>(This fee applies to checks, Visa check card transactions, ATM withdrawals, ACH or any other transactions that are paid and create a negative balance or are returned unpaid.)</i>	\$27 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item <i>(deposit or loan payment)</i>	\$20 each
Stop Payments	
- Bill Payer Plus <i>(cancellation)</i>	\$20 each
- Cashier's Check Refusal of Payment Order	\$20 each
- Checking account <i>(checks)</i>	
- Internet Branch and TalkTone Teller [®]	\$10 each
- In-branch	\$20 each
- Incoming Electronic Fund Transfer debit (EFT) <i>(includes ACH)</i>	\$20 each
Traveler's Checks	
- Single or dual signature	1% of purchase/\$3 min.
- \$5,000 or more in combined savings balance <i>(Single Signature only)</i>	Free
Wire Transfers	
- Incoming domestic	Free
- Incoming foreign	Free
- Outgoing domestic	\$25 each
- Outgoing foreign	\$35 each

¹Third party fees may apply. ²Merchants may charge an additional fee. ³Based upon three (3) or more payments due within the calendar month. ⁴Limited history available. These fees are subject to change. To find out what may have changed, call us at (877) 732-2848, visit our website at sdccu.com, send us a secure message via Internet Branch online banking, engage in Live Chat or write to us at: San Diego County Credit Union, Member Services Department, 6545 Sequence Drive, San Diego, CA 92121.