

# CONSUMER SERVICES FEE SCHEDULE

Effective November 10, 2009



(877) 732-2848 | sdccu.com

## ATM, VISA CHECK CARD AND CREDIT CARD FEES

Card replacement	\$5 each
CO-OP ATM withdrawals	Free <sup>1</sup>
Out of Network Transactions	
- Non-CO-OP ATM	\$1.50 each <sup>1</sup>
- International ATM	\$3 each <sup>1</sup>
- Balance inquiry at a non-SDCCU <sup>®</sup> ATM	\$0.50 per inquiry
- Point-of-Sale (POS) electronic transactions	Free <sup>2</sup>
myOwn Card <sup>™</sup> Photo Visa	\$6.95 each
Separate ATM and Visa Check Card	\$25 annual fee
Visa <sup>®</sup> gift card	\$3.95 per card
Visa International Service Assessment (international transactions)	1% of the amount of the transaction

## CHECKING ACCOUNT FEES

myChecking	
- With eStatements	Free
- Without eStatements	\$2 per month
Classic Checking Accounts with any of the following:	Free
- \$1,000+ average daily balance	
- \$2,500+ combined average daily Savings balance	
- Direct Deposit of \$100+ per pay period	
- None of the above	\$5 per month
High-Yield Checking	
- Average daily balance of \$25,000 or more	Free
- Average daily balance below \$25,000	\$15 per month
teenFirst <sup>®</sup> Checking (minor account - ages 16 to 17)	Free
Builder Checking	\$10 per month
Courtesy Clearing	\$27 each
Overdraft Protection transfer from Savings, Checking, Line of Credit, EquityLine or Visa	\$5 per transfer
Printed checks	Varies by selection
Temporary checks	\$3 for 8

## HOME BANKING/ELECTRONIC BANKING FEES

Bill Payer Plus <sup>™</sup>	
- Checking Accounts enrolled in Bill Payer Plus	Free <sup>3</sup>
- All other Bill Payer Plus Accounts (less than three payments per calendar month)	\$4.95 per month
- Overnight delivery	\$18 each
- Proof of payment (two free per month)	\$3 each

## LOAN AND VISA FEES

Fly Miles Plus <sup>™</sup> Reward Program (Total annual purchases of \$6,000 or more)	No annual fee
All other Fly Miles Plus Accounts	\$35 annual fee
Internal Refinance	\$100 each
Tax Reward Set-Up	\$100 each

## SAFE DEPOSIT BOX FEES

Annual Fee	
2" x 5" box	\$35 each
3" x 5" box <sup>4</sup>	\$40 each
5" x 5" box	\$60 each
3" x 10" box	\$60 each
5" x 10" box	\$75 each
7" x 10" box	\$85 each
10" x 10" box	\$115 each
Lost key replacement (If both keys are lost, member pays for locksmith charges and replacement keys.)	\$20 each

## SERVICE FEES

Account research or reconciliation	\$20 hour/\$10 min.
ACH Transactions	
- ACH origination EZPay Loan payment (one time initiated request)	\$10 per request
- ACH origination EZPay Loan payment (recurring transfers)	\$10 set-up fee
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	
- Internet Branch	Free <sup>5</sup>
- In-branch or call center service	2 free; then \$3 each
- Cashier's check	\$3 each
- Deposited check (deposit or loan payment)	\$3 each
- Statement or account history	\$5 each
Exchange foreign check for currency	Fee varies
IRA transfer fee to another financial institution	\$20 each
Overdraft/Insufficient funds (NSF) (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.)	\$27 each
Regulation D Courtesy Clearing	\$27 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item (deposit or loan payment)	\$20 each
Savings Account with less than \$50	\$5 per month
Stop Payments	
- Bill Payer Plus (cancellation)	\$20 each
- Cashier's Check Refusal of Payment Order	\$20 each
- Checking Account (checks)	
- Internet Branch and TalkTone Teller <sup>®</sup>	\$10 each
- In-branch	\$20 each
- Incoming Electronic Fund Transfer debit (EFT) (includes ACH)	\$20 each
Traveler's Checks	
- Single or Dual Signature	1% of purchase/\$3 min
- \$5,000 in combined Savings balances or with a High-Yield Checking Account (Single Signature only)	Free
Wire Transfers	
- Incoming domestic	Free
- Incoming foreign	Free
- Outgoing domestic	\$25 each
- Outgoing foreign	\$35 each

<sup>1</sup>Third party fees may apply. <sup>2</sup>Merchants may charge an additional fee. <sup>3</sup>Based upon three (3) or more payments due within the calendar month. <sup>4</sup>Free with \$50,000 Savings balance, where available. <sup>5</sup>Limited 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, or write to us at: Member Services Department, 6545 Sequence Drive, San Diego, CA 92121.