

CONSUMER SERVICES FEE SCHEDULE
Effective January 20, 2012 and subject to change.



ATM, VISA CHECK CARD AND CREDIT CARD FEES

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

CHECKING ACCOUNT FEES

FREE checking 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 [®] checking (<i>minor account - ages 16 to 17</i>)	FREE
Builder checking	\$10 per month
Courtesy clearing	\$27 each
Check card overdraft service	\$27 each
Overdraft Protection transfer from savings, checking, line of credit or Visa	\$5 per transfer
Printed checks	Varies by selection
Temporary checks	\$3 for 8

ONLINE BANKING FEES

Bill Payer Plus [™]	
- FREE checking with eStatements accounts enrolled in Bill Payer Plus	FREE
- All other Bill Payer Plus accounts ³	\$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>)	2 FREE; then \$3 each

LOAN AND VISA FEES

SDCCU Cash Rewards cash back program	FREE
SDCCU Fly Miles Plus [™] Reward Program (<i>Total annual purchases of \$6,000 or more</i>)	FREE
All other SDCCU Fly Miles Plus accounts	\$35 annual fee
Vehicle Loan Internal refinance/modification	\$150 each

SAFE DEPOSIT BOX FEES

Annual fee	
2" x 5" box	\$35 each
3" x 5" box ⁴	\$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	\$20 each
<i>(If both keys are lost, member pays for locksmith charges and replacement keys.)</i>	

SERVICE FEES

Account research or reconciliation	\$20 hour/\$10 min.
ACH transactions	
- ACH origination EZPay loan payment (<i>one time initiated request</i>)	\$10 per request
- ACH origination EZPay loan payment (<i>recurring transfers</i>)	\$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	FREE ⁵
- Internet Branch	
- In-branch or call center service (<i>two free per month</i>)	2 FREE; then \$3 each
- 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
IRA transfer fee to another financial institution	\$20 each
Overdraft/Insufficient funds (NSF) (<i>This fee applies to checks, ACH and other transactions that are paid and create a negative balance or are returned unpaid as permitted by law.</i>)	\$27 each
Regulation D courtesy clearing	\$27 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item (<i>deposit or loan payment</i>)	\$20 each
Savings account with less than \$50	\$5 per month
SDCCUdirect [™] outbound transfers	
- Standard 3-day transfer	\$3 each
- Expedited 1-day transfer	\$10 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 in combined savings balances or with a High-yield checking account (<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. ³FREE with three (3) or more payments due within the calendar month. ⁴FREE with \$50,000 savings balance, where available. ⁵Limited 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.