

**BUSINESS SERVICES FEE SCHEDULE**  
Effective December 22, 2025 and subject to change.

**VISA® DEBIT CARD FEES**

Standard card replacement	\$5 each
Debit & credit card rush request	Mailing costs may vary <i>Avoid rush costs by requesting standard shipping</i>
CO-OP ATM withdrawals & inquiries	\$0 each
Out of network transactions <i>Third party fees may apply</i>	
- Non CO-OP ATM inquiries	\$1 per inquiry
- International ATM withdrawals	\$5 each
- Non-CO-OP ATM withdrawals	\$3 each
- Point-of-Sale (POS) electronic transactions	\$0 each
Visa International Service Assessment <i>(international transactions)</i>	3% of the amount of the transaction

**CHECKING ACCOUNT FEES**

*Applies to all business checking accounts*

Printed checks	Varies by selection
Rolled coin handling charge	\$0.10 per roll
Temporary checks	\$5 for 8

**Small Business Checking Account**

Monthly maintenance \$8  
*Monthly fee waived with a \$2,500 minimum average daily balance*

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 transactions over 10	\$1.25 per item
- Deposited items over 100	\$0.12 per item

**Business Checking Account**

Monthly maintenance \$12  
*Monthly fee waived with a \$5,000 minimum average daily balance*

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 transactions over 25	\$1.25 per item
- Deposited items over 200	\$0.12 per item

**ONLINE BANKING FEES**

Business Bill Pay	\$0 per month
Bill Payer Plus®	\$4.95 per month

*Monthly fee waived with:*

- Three or more payments per calendar month

Additional Bill Payer Plus Services:

- Overnight check delivery	\$14.95 each
- Same day electronic payment	\$14.95 each
- Proof of payment <i>(two free per month)</i>	\$3 each

**OVERDRAFT FEES**

Nonsufficient Funds	
- NSF Check Not Paid	\$14 each
- NSF ACH Not Paid	\$14 each

**Overdraft Transfer**

- Transfer fee	\$5 per transfer
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*(Overdraft transfer from savings, money market, checking, business sweep savings or Visa)*

**SAVINGS ACCOUNT FEES**

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

**SERVICE FEES**

Account research or reconciliation	\$50 hour/\$15 minimum
Account closed within 90 days of opening	\$10
Cashier's checks	
- \$5,000 or more in combined savings balances	\$0 each (1 per day)
- Less than \$5,000 in combined savings balances	\$5 each
Collection item	\$20 each
Compliance with legal orders	\$100 per request
Copies	
- Cancelled check:	
- In-branch or call center service	\$3 each
<i>Fee waived for the first two per month</i>	
- Internet Branch <i>(limited history available)</i>	\$0 each
- Cashier's check	\$3 each
- Deposited check <i>(deposit or loan payment)</i>	\$3 each
- Statement or account history	\$5 each
Foreign check processing	Fee varies
Payment by Phone	
- ACH Payment	\$10 each
Reg D Excess Transaction <sup>1</sup>	\$30 each
Request for Verification of Deposit (VOD)	\$20 each
Returned item <i>(deposit or loan payment)</i>	\$20 each
SDCCU Easy Pay	
- ACH Payment	\$0 each
- Debit card payment	\$4.95 each
Returned Mail	\$15 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	\$10 each
- In-branch	\$30 each
- Incoming Electronic Fund Transfer debit (EFT) <i>(includes ACH)</i>	\$20 each
Wire Transfers	
- Incoming domestic	\$10 each
- Incoming foreign	\$10 each
- Outgoing domestic	\$25 each
- Outgoing foreign	\$65 each

Minimum Balance Required To Open A Deposit Account:

- Small business checking:	\$100
- Business checking:	\$100
- Primary savings:	\$1
- Sweep savings:	\$5,000
- Money market:	\$5,000
- Great Rate Savings	\$5,000

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](http://sdccu.com), send us a secure message via Internet Branch online banking or write to us at: San Diego County Credit Union, Member Services Department, PO Box 261209, San Diego, CA 92196-1209.

<sup>1</sup>In compliance with Federal Banking Regulation D, you may make up to six transfers or withdrawals by means of a preauthorized, automatic, electronic or telephonic transfer to another account of yours or to a third party or by check, debit card or similar order to a third party during any calendar month. If you exceed the transfer limitations set forth above, your request may not be allowed and your account may be subject to a fee.