

BUSINESS SERVICES FEE SCHEDULE
Effective October 1, 2021 and subject to change.

VISA® DEBIT CARD FEES

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	\$2 each
- Point-of-Sale (POS) electronic transactions	\$0 each
Card replacement	\$5 each
SDCCU® Visa gift card	\$3.95 per card
Visa International Service Assessment <i>(international transactions)</i>	2% 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	\$3 for 8

Small Business Checking Account

Monthly maintenance	\$8
<i>Monthly fee waived with a \$2,500 minimum average daily balance</i>	
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
<i>Monthly fee waived with a \$5,000 minimum average daily balance</i>	
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
<i>Monthly fee waived with:</i>	
- 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
- Popmoney® Transfers	\$0 each

OVERDRAFT FEES

Nonsufficient Funds	
- NSF Check Not Paid	\$32 each
- NSF ACH Not Paid	\$32 each
Overdraft Transfer	
- Transfer fee	\$5 per transfer
<i>(Overdraft transfer from savings, money market, checking, business sweep savings or Visa)</i>	

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	\$25 hour/\$15 min.
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	\$75 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 ¹	\$30 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item <i>(deposit or loan payment)</i>	\$20 each
SDCCU Easy Pay	
- ACH Payment	\$0 each
- Debit card payment	\$4.95 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	\$20 each
- Incoming Electronic Fund Transfer debit (EFT)	\$20 each
<i>(includes ACH)</i>	
Wire Transfers	
- Incoming domestic	\$5 each
- Incoming foreign	\$5 each
- Outgoing domestic	\$25 each
- Outgoing foreign	\$45 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

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 or write to us at: San Diego County Credit Union, Member Services Department, PO Box 261209, San Diego, CA 92196-1209.

¹In 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.