

CONSUMER SERVICES FEE SCHEDULE

Effective August 10, 2018 and subject to change.

ATM AND VISA[®] DEBIT CARD FEES		SERVICE FEES	
Card replacement	\$5 each	Account research or reconciliation	\$25 hour/\$15 min.
CO-OP ATM withdrawals & inquiries	\$0 each	ACH transactions	
Out of network transactions (<i>third party fees may apply</i>)		- ACH origination EZPay loan payment	\$10 per request
- Non-CO-OP ATM withdrawals	\$2 each	<i>(one time initiated request)</i>	
- International ATM withdrawals	\$5 each	Cashier's checks:	
- Non-CO-OP ATM Inquiries	\$1 per inquiry	- \$5,000 or more in combined savings balances	\$0 each (1 per day)
- Point-of-Sale (POS) electronic transactions	\$0 each	- Less than \$5,000 in combined savings balances	\$5 each
Separate ATM and Visa debit card	\$25 annual fee	Closing an account open less than 90 days	\$5 per account
SDCCU [®] Visa gift card	\$3.95 per card	Collection item	\$20 each
International Service Assessment <i>(international transactions)</i>	2% of the amount of the transaction	Compliance with legal orders	\$50 per request
CHECKING ACCOUNT FEES		Copies	
FREE Checking with eStatements	\$0 per month	- Cancelled check:	
- Without eStatements	\$2 per month	- Internet Branch (<i>limited history available</i>)	\$0 each
Classic checking	\$5 per month	- In-branch or call center service	\$3 each
<i>Monthly fee waived with one of the following:</i>		<i>Fee waived for the first two per month</i>	
- \$1,000+ average daily balance		- Cashier's check	\$3 each
- \$2,500+ combined average daily savings balance		- Deposited check (<i>deposit or loan payment</i>)	\$3 each
- Direct deposit of \$100+ per pay period		- Statement or account history	\$5 each
High-yield checking	\$15 per month	Foreign check processing	Fee varies
<i>Monthly fee waived with an average daily balance of \$25,000 or more</i>		IRA transfer fee to another financial institution	\$20 each
Teen First [®] checking (<i>minor account - ages 13 to 17</i>)	\$0 per month	Primary savings account with less than \$1	\$5 per month
Builder checking	\$10 per month	Reg D Excess Transaction ³	\$27 each
Printed checks	Varies by selection	Request for Verification of Deposit (VOD)	\$10 each
Temporary checks	\$3 for 8	Returned item (<i>deposit or loan payment</i>)	\$20 each
LOAN FEES		SDCCUdirect [™] outbound transfers	
Defer Payment ¹	\$25 per deferment	- Standard 3-day transfer	\$3 each
Vehicle loan internal refinance/modification	\$150 each	- Expedited 1-day transfer	\$10 each
ONLINE BANKING FEES		Stop payments	
Bill Payer Plus [™]	\$4.95 per month	- Bill Payer Plus (<i>cancellation</i>)	\$20 each
<i>Monthly fee waived with one of the following:</i>		- Cashier's check refusal of payment order	\$20 each
- FREE Checking with eStatements account		- Checking account (<i>checks</i>)	
- Three or more payments per calendar month		- Internet Branch	\$10 each
Additional Bill Payer Plus Services:		- In-branch	\$20 each
- Overnight check delivery	\$14.95 each	- Incoming Electronic Fund	
- Same day electronic payment	\$14.95 each	Transfer debit (EFT) (<i>includes ACH</i>)	\$20 each
- Proof of payment	\$3 each	Wire transfers	
<i>Fee waived for the first two per month</i>		- Incoming domestic	\$5 each
- Popmoney [®] Transfers	\$0 each	- Incoming foreign	\$5 each
OVERDRAFT FEES		- Outgoing domestic	\$25 each
Nonsufficient Funds (NSF)		- Outgoing foreign	\$45 each
- NSF Check Not Paid ²	\$30 each		
- NSF ACH Not Paid ²	\$30 each		
Overdraft Transfer			
- Transfer fee	\$5 per transfer		
<i>(Overdraft Protection transfer from savings, money market, checking, home equity line of credit (HELOC) or Visa)</i>			
Courtesy Clearing			
- Courtesy Check Paid ²	\$30 each		
- Courtesy ACH Paid ²	\$30 each		
Debit Card Overdraft Service ²	\$30 each		
SAFE DEPOSIT BOX FEES			
2" x 5" box	\$35 annual fee		
3" x 5" box	\$40 annual fee		
<i>3" x 5" box is \$0 annually with \$50,000 or more savings balance, where available</i>			
5" x 5" box	\$60 annual fee		
3" x 10" box	\$60 annual fee		
5" x 10" box	\$75 annual fee		
7" x 10" box	\$85 annual fee		
10" x 10" box	\$115 annual fee		
Lost key replacement	\$20 each		
<i>(If both keys are lost, member pays for locksmith charges and replacement keys.)</i>			

Minimum Balance Required To Open A Deposit Account:	
- FREE Checking with eStatements:	\$25
- Classic checking:	\$25
- High-yield checking:	\$5,000
- Builder checking:	\$25
- Primary savings:	\$1
- Great Rate 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, engage in Live Chat or write to us at: San Diego County Credit Union, Member Services Department, PO Box 261209, San Diego, CA 92196-1209.

¹Borrowers must qualify - not available to all borrowers on all loans. ²You will only be charged a total of four (4) Courtesy Clearing, Debit Card Overdraft Service and/or Nonsufficient Funds (NSF) fees per day, per checking account. If you are enrolled in Courtesy Clearing, Debit Card Overdraft Service or both and have reached your daily fee limit, we may pay additional overdrafts at our discretion, which means we do not guarantee that we will always, or ever, authorize and pay them. Overdraft Transfer and Reg D Excess Transaction fees that may be charged are not included in this daily limit. ³In 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.