

# CONSUMER SERVICES FEE SCHEDULE

Effective May 27, 2022 and subject to change.

<b>ATM AND VISA® DEBIT CARD FEES</b>		<b>SERVICE FEES</b>	
Card replacement	\$5 each	Account research or reconciliation	\$25 hour/\$15 min.
CO-OP ATM withdrawals & inquiries	\$0 each	Cashier's checks:	
Out of network transactions ( <i>third party fees may apply</i> )		- \$5,000 or more in combined savings balances	\$0 each (1 per day)
- Non-CO-OP ATM withdrawals	\$2 each	- Less than \$5,000 in combined savings balances	\$5 each
- International ATM withdrawals	\$5 each	Collection item	\$20 each
- Non-CO-OP ATM Inquiries	\$1 per inquiry	Compliance with legal orders	\$75 per request
- Point-of-Sale (POS) electronic transactions	\$0 each	Copies	
Separate ATM and Visa debit card	\$25 annual fee	- Cancelled check:	
SDCCU® Visa gift card	\$3.95 per card	- Internet Branch ( <i>limited history available</i> )	\$0 each
International Service Assessment	2% of the amount of	- In-branch or call center service	\$3 each
( <i>international transactions</i> )	the transaction	<i>Fee waived for the first two per month</i>	
<b>CHECKING ACCOUNT FEES</b>		- Cashier's check	\$3 each
FREE Checking with eStatements	\$0 per month	- Deposited check ( <i>deposit or loan payment</i> )	\$3 each
- Without eStatements	\$2 per month	- Statement or account history	\$5 each
Classic checking	\$5 per month	Foreign check processing	Fee varies
<i>Monthly fee waived with one of the following:</i>		IRA transfer fee to another financial institution	\$20 each
- \$1,000+ average daily balance		Payment by Phone	
- \$2,500+ combined average daily savings balance		- ACH Payment	\$10 each
- Direct deposit of \$100+ per pay period		Primary savings account with less than \$1	\$5 per month
High-yield checking	\$15 per month	Reg D Excess Transaction <sup>3</sup>	\$30 each
<i>Monthly fee waived with an average daily balance of \$25,000 or more</i>		Request for Verification of Deposit (VOD)	\$10 each
Teen First® checking ( <i>minor account - ages 13 to 17</i> )	\$0 per month	Returned item ( <i>deposit or loan payment</i> )	\$20 each
Builder checking	\$10 per month	SDCCUdirect™ outbound transfers	
Printed checks	Varies by selection	- Standard 3-day transfer	\$3 each
Temporary checks	\$3 for 8	- Expedited 1-day transfer	\$10 each
<b>LOAN FEES</b>		SDCCU Easy Pay	
Defer-A-Pay / Defer Payment <sup>1</sup>	\$45 per deferment	- ACH Payment	\$0 each
		- Debit card payment	\$4.95 each
<b>ONLINE BANKING FEES</b>		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
<b>OVERDRAFT FEES</b>		- Outgoing domestic	\$25 each
Nonsufficient Funds (NSF)		- Outgoing foreign	\$45 each
- NSF Check Not Paid <sup>2</sup>	\$32 each		
- NSF ACH Not Paid <sup>2</sup>	\$32 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 <sup>2</sup>	\$32 each		
- Courtesy ACH Paid <sup>2</sup>	\$32 each		
Debit Card Overdraft Service <sup>2</sup>	\$32 each		
<b>SAFE DEPOSIT BOX FEES</b>			
2" x 5" box	\$35 annual fee		
3" x 5" box	\$40 annual fee		
<i>3" x 5" box is \$0 annually if the balance of the Primary Saving Account the safety deposit box was issued under is \$50,000 or greater.</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](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>Borrowers must qualify - not available to all borrowers on all loans. <sup>2</sup>You 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. <sup>3</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.