

BUSINESS SERVICES FEE SCHEDULE
Effective June 30, 2016 and subject to change.

VISA® DEBIT CARD AND CREDIT CARD FEES

CO-OP ATM withdrawals & inquiries <i>Third party fees may apply</i>	\$0 each
Out of Network Transactions <i>Third party fees may apply</i>	
- Non CO-OP ATM inquiries	\$0.50 per inquiry
- International ATM withdrawals	\$3 each
- Non-CO-OP ATM withdrawals	\$1.50 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 <i>Monthly fee waived with a \$2,500 minimum average daily balance</i>	\$8
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 tickets over 10	\$1.25 per item
- Deposited items over 100	\$0.12 per item

Business Checking Account

Monthly maintenance <i>Monthly fee waived with a \$5,000 minimum average daily balance</i>	\$12
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 tickets 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™ <i>Monthly fee waived with:</i>	\$4.95 per month
- 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®	\$0 each
- Popmoney Instant Payments	\$3 per transaction

OVERDRAFT FEES

Overdrawn <i>(returned unpaid ACH, check)</i>	\$27 each
Regulation D courtesy clearing ¹	\$27 each
Transfer Fee <i>(Overdraft Protection transfer from savings or checking)</i>	\$5 per transfer

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
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:	
- 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
Request for Verification of Deposit (VOD)	\$10 each
Returned item <i>(deposit or loan payment)</i>	\$20 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) <i>(includes ACH)</i>	\$20 each
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, 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.

¹In compliance with Federal Banking Regulation D, telephone and automated savings withdrawals are limited. During any calendar month, you may not make more than six (6) withdrawals or transfers to another SDCCU account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction. Automated methods include Overdraft Protection transfers to checking accounts and automatic withdrawals made through the Automated Clearing House (ACH) or preauthorized draft withdrawals (e.g., bill payment, insurance premiums). If you exceed this transaction limit, we may, at our discretion, pay the item and charge a Reg D courtesy clearing fee to the associated checking account.