

CONSUMER SERVICES FEE SCHEDULE

Effective February 28, 2017 and subject to change.

ATM, VISA® DEBIT CARD AND CREDIT CARD FEES

Card replacement	\$5 each
CO-OP ATM withdrawals & inquiries	\$0 each
Out of Network Transactions <i>(third party fees may apply)</i>	
- Non-CO-OP ATM withdrawals	\$1.50 each
- International ATM withdrawals	\$3 each
- Non-CO-OP ATM Inquiries	\$0.50 per inquiry
- Point-of-Sale (POS) electronic transactions	\$0 each
Separate ATM and Visa debit card	\$25 annual fee
SDCCU® Visa gift card	\$3.95 per card
International Service Assessment <i>(international transactions)</i>	2% of the amount of the transaction

CHECKING ACCOUNT FEES

FREE Checking with eStatements	\$0 per month
- Without eStatements	\$2 per month
Classic checking	\$5 per month
<i>Monthly fee waived with one of the following:</i>	
- \$1,000+ average daily balance	
- \$2,500+ combined average daily savings balance	
- Direct deposit of \$100+ per pay period	
High-yield checking	\$15 per month
<i>Monthly fee waived with an average daily balance of \$25,000 or more</i>	
teenFirst® checking <i>(minor account - ages 16 to 17)</i>	\$0 per month
Builder checking	\$10 per month
Printed checks	Varies by selection
Temporary checks	\$3 for 8

LOAN AND VISA FEES

SDCCU Cash Rewards cash back program	\$0 annual fee
SDCCU Fly Miles Plus™ Reward Program	\$35 annual fee
<i>Annual fee waived with total annual purchases of \$6,000 or more</i>	
Vehicle loan internal refinance/modification	\$150 each
Defer Payment ¹	\$25 per deferment

ONLINE BANKING FEES

Bill Payer Plus™	\$4.95 per month
<i>Monthly fee waived with one of the following:</i>	
- FREE Checking with eStatements account	
- 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	\$3 each
<i>Fee waived for the first two per month</i>	
- Popmoney®	\$0 each
- Popmoney Instant Payments	\$3 per transaction

OVERDRAFT FEES

Courtesy check clearing <i>(paid ACH, check)</i>	\$27 each
Debit card overdraft service	\$27 each
Overdrawn <i>(returned unpaid ACH, check)</i>	\$27 each
Regulation D courtesy clearing ²	\$27 each
Transfer Fee	\$5 per transfer
<i>(Overdraft Protection transfer from savings, checking, line of credit or Visa)</i>	

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 annual fee
<i>(If both keys are lost, member pays for locksmith charges and replacement keys.)</i>	

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. ²In 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.

SERVICE FEES

Account research or reconciliation	\$25 hour/\$15 min.
ACH transactions	
- ACH origination EZPay loan payment	\$10 per request
<i>(one time initiated request)</i>	
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:	
- Internet Branch <i>(limited history available)</i>	\$0 each
- In-branch or call center service	\$3 each
<i>Fee waived for the first two per month</i>	
- 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
IRA transfer fee to another financial institution	\$20 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item <i>(deposit or loan payment)</i>	\$20 each
Primary savings account with less than \$1	\$5 per month
SDCCUdirect™ outbound transfers	
- Standard 3-day transfer	\$3 each
- Expedited 1-day transfer	\$10 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:

- 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