

CONSUMER SERVICES FEE SCHEDULE

Effective October 2, 2017 and subject to change.

ATM AND VISA® DEBIT 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>	
Teen First® checking (<i>minor account - ages 13 to 17</i>)	\$0 per month
Builder checking	\$10 per month
Printed checks	Varies by selection
Temporary checks	\$3 for 8

LOAN FEES

Defer Payment ¹	\$25 per deferment
Vehicle loan internal refinance/modification	\$150 each

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
Transfer fee	\$5 per transfer
<i>(Overdraft Protection transfer from savings, money market, checking, home equity line of credit (HELOC) 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>	

SERVICE FEES

Account research or reconciliation	\$25 hour/\$15 min.
ACH transactions	
- ACH origination EZPay loan payment (<i>one time initiated request</i>)	\$10 per request
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 <i>Fee waived for the first two per month</i>	\$3 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
IRA transfer fee to another financial institution	\$20 each
Primary savings account with less than \$1	\$5 per month
Regulation D Excess Transaction ²	\$27 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item (<i>deposit or loan payment</i>)	\$20 each
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

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, 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.