

# CONSUMER SERVICES FEE SCHEDULE

Effective December 22, 2025 and subject to change.

## ATM AND VISA® DEBIT CARD FEES

Standard card replacement	\$5 each
Debit & credit card rush request	Mailing costs may vary <i>Avoid rush costs by requesting standard shipping</i>
CO-OP ATM withdrawals & inquiries	\$0 each
Out of network transactions <i>(third party fees may apply)</i>	
- Non-CO-OP ATM withdrawals	\$3 each
- International ATM withdrawals	\$5 each
- Non-CO-OP ATM Inquiries	\$1 per inquiry
- Point-of-Sale (POS) electronic transactions	\$0 each
Separate ATM in addition to a Visa debit card	\$50 annual fee
International Service Assessment <i>(international transactions)</i>	3% 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	
Wave Checking™	\$0 per month
High-Yield Checking	\$15 per month
<i>Monthly fee waived with an average daily balance of \$25,000 or more</i>	
teenFIRST® Account <i>(minor account - ages 13 to 17)</i>	\$0 per month
Builder Checking	\$10 per month
Printed checks	Varies by selection
Temporary checks	\$5 for 8

## LOAN FEES

Defer-A-Pay / Defer Payment <sup>1</sup>	\$45 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 or Wave Checking 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>	

## OVERDRAFT FEES<sup>2</sup>

Nonsufficient Funds (NSF)	
- NSF Check Not Paid <sup>3</sup>	\$14 each
- NSF ACH Not Paid <sup>3</sup>	\$14 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>3</sup>	\$14 each
- Courtesy ACH Paid <sup>3</sup>	\$14 each
Debit Card Overdraft Service <sup>3</sup>	\$14 each

## SAFE DEPOSIT BOX FEES

2" x 5" box	\$40 annual fee
3" x 5" box	\$50 annual fee
5" x 5" box	\$70 annual fee
3" x 10" box	\$70 annual fee
5" x 10" box	\$85 annual fee
7" x 10" box	\$95 annual fee
10" x 10" box	\$125 annual fee
Lost key replacement	\$20 each

*(If both keys are lost, member pays for locksmith charges and replacement keys.)*

*(A \$50 discount will be applied to the safe deposit box annual fee if the combined total balance of savings products in the account in which the box is held is over \$50,000. Discount cannot be redeemed for cash.)*

## SERVICE FEES

Account research or reconciliation	\$50 hour/\$15 minimum
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
Collection item	\$20 each
Compliance with legal orders	\$100 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	\$30 each
Payment by Phone	
- ACH Payment	\$10 each
Primary savings account with less than \$1	\$5 per month
Account Closed Within 90 Days of Opening	\$10.00
Reg D Excess Transaction <sup>4</sup>	\$30 each
Request for Verification of Deposit (VOD)	\$20 each
Returned item <i>(deposit or loan payment)</i>	\$20 each
Returned Mail	\$15 each
SDCCU Easy Pay	
- ACH Payment	\$0 each
- Debit card payment	\$4.95 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	\$30 each
- Incoming Electronic Fund Transfer debit (EFT) <i>(includes ACH)</i>	\$20 each
Wire transfers	
- Incoming domestic	\$10 each
- Incoming foreign	\$10 each
- Outgoing domestic	\$25 each
- Outgoing foreign	\$65 each

### Minimum Balance Required To Open A Deposit Account:

- FREE Checking with eStatements:	\$25
- Classic Checking:	\$25
- Wave Checking:	\$25
- High-Yield Checking:	\$5,000
- Builder Checking:	\$25
- Primary Savings:	\$1
- Money Market:	\$5,000
- Great Rate Savings:	\$5,000
- High-Balance Savings:	\$25,000

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>The Wave Checking account is not eligible for Courtesy Clearing, Overdraft Transfer or Debit Card Overdraft Transfer Service and will not incur any overdraft fees. <sup>3</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>4</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.