

CONSUMER SERVICES FEE SCHEDULE

Effective May 1, 2023 and subject to change.

ATM AND VISA® DEBIT CARD FEES

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|--|---|
| 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 |
| SDCCU® Visa gift card | \$3.95 per card |
| International Service Assessment <i>(international transactions)</i> | 3% of the amount of the transaction |

CHECKING ACCOUNT FEES

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|---|---------------------|
| 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 | \$5 for 8 |

LOAN FEES

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| Defer-A-Pay / Defer Payment ¹ | \$45 per deferment |
|--|--------------------|

ONLINE BANKING FEES

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| 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® Transfers | \$0 each |

OVERDRAFT FEES

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| Nonsufficient Funds (NSF) | |
| - NSF Check Not Paid ² | \$32 each |
| - NSF ACH Not Paid ² | \$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 ² | \$32 each |
| - Courtesy ACH Paid ² | \$32 each |
| Debit Card Overdraft Service ² | \$32 each |

SAFE DEPOSIT BOX FEES

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|----------------------|------------------|
| 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 all borrowers on all loans. ²You 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. ³In 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.

SERVICE FEES

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|---|------------------------|
| 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 ³ | \$30 each |
| Request for Verification of Deposit (VOD) | \$20 each |
| Returned item <i>(deposit or loan payment)</i> | \$20 each |
| Returned Mail | \$15 each |
| SDCCUdirect™ outbound transfers | |
| - Standard 3-day transfer | \$3 each |
| - Expedited 1-day transfer | \$10 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:

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|-----------------------------------|----------|
| - FREE Checking with eStatements: | \$25 |
| - Classic 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 |