BUSINESS SERVICES FEE SCHEDULE

Effective March 16, 2023 and subject to change.



\$25 hour/\$15 min.

\$10 each

\$20 each

VISA® DEBIT	CARD FEES
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11071 22211 07112 1 220	
Standard card replacement	\$5 each
Debit & credit card rush request	Mailing costs may vary Avoid rush costs by requesting standard shipping
CO-OP ATM withdrawals & inquiries	\$0 each
Out of network transactions Third party fees may apply	
 Non CO-OP ATM inquiries International ATM withdrawals Non-CO-OP ATM withdrawals Point-of-Sale (POS) electronic transactions 	\$1 per inquiry \$5 each \$2 each \$0 each
SDCCU [®] Visa gift card	\$3.95 per card
Visa International Service Assessment (international transactions)	2% of the amount of the transaction
CUECKING ACCOUNT FEEC	

CHECKING ACCOUNT FEES

Applies to all business of	cnecking accounts
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Printed checks	Varies by selection
Rolled coin handling charge	\$0.10 per roll
Temporary checks	\$3 for 8

Small Business Checking Account

Monthly maintenance	\$8
Monthly fee waived with a \$2,500 minimum average daily balance	

Monthly excess item fees (regardless of minimum average daily balance)

- Cash/coin deposited over \$2,500	\$0.15 per \$100
- Checks paid over 75	\$0.25 per item
- Deposit transactions over 10	\$1.25 per item
- Deposited items over 100	\$0.12 per item

Business Checking Account

Monthly maintenance	\$12
Monthly fee waived with a \$5,000 minimum average daily halance	

Monthly excess item fees (regardless of minimum average daily balance)

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- Cash/coin deposited over \$2,500	\$0.15 per \$100
- Checks paid over 150	\$0.25 per item
- Deposit transactions 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™	\$4.95 per month

Monthly fee waived with: - 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 (two free per month)	\$3 each
- Popmoney® Transfers	\$0 each

OVERDRAFT FEES

Nonsufficient Funds

- NSF Check Not Paid \$32 each - NSF ACH Not Paid \$32 each

Overdraft Transfer

- Transfer fee \$5 per transfer

(Overdraft transfer from savings, money market, checking, business sweep savings or Visa)

SAVINGS ACCOUNT FEES

Account research or reconciliation

Primary savings account with less than \$1	\$5 per month
Business sweep savings monthly maintenance	\$10 per month

SERVICE FEES

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 \$75 per request

Copies

- Cancelled check:

In-branch or call center service	\$3 each
Fee waived for the first two per month	
- Internet Branch (limited history available)	\$0 each
Cashier's check	\$3 each
Deposited check (deposit or loan payment)	\$3 each
Statement or account history	\$5 each
Foreign check processing	Fee varies

Payment by Phone - ACH Payment

Reg D Excess Transaction ¹	\$30 each
Request for Verification of Deposit (VOD)	\$10 each

Returned item (deposit or loan payment) SDCCU Fasy Pay

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- ACH Payment	\$0 each
- Debit card payment	\$4.95 each

Stop Payments	
- Bill Payer Plus (cancellation)	\$20 each
 Cashier's check refusal of payment order 	\$20 each
- Checking account (checks)	
- Internet Branch	\$10 each
- In-branch	\$20 each
- Incoming Electronic Fund Transfer debit (EFT)	\$20 each
(includes ACH)	
Wire Transfers	

\$5 each
\$5 each
\$25 each
\$45 each

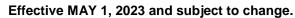
Minimum Balance Required To Open A Deposit Account:

Millimum 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
- Great Rate Savings:	\$5,000
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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 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, 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.

BUSINESS SERVICES FEE SCHEDULE NOTICE OF CHANGE





ATM AND VISA® DEBIT CARD FEES	
Non-COP-OP ATM withdrawals	\$3 each
International Service Assessment	3% of the amount of the transaction
CHECKING ACCOUNT FEES	
Temporary Checks	\$5 for 8
SERVICE FEES	
Account research or reconciliation	\$50 hour / \$15 minimum
Compliance with legal orders	\$100 per request
Account closed within 90 days of opening	\$10
Request for Verification of Deposit (VOD	\$20 each
Returned Mail	\$15 each
Stop payments in-branch	\$30 each
Wire transfers - Incoming domestic	\$10 each
Wire transfers - Incoming foreign	\$10 each
Wire transfers - Outgoing foreign	\$65 each