BUSINESS SERVICES FEE SCHEDULE

Effective December 22, 2025 and subject to change.

San Diego County Credit Union
sdccu.com

VISA® DEBIT CARD FEES

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	$1 per inquiry
- International ATM withdrawals	$5 each
- Non-CO-OP ATM withdrawals	$3 each
- Point-of-Sale (POS) electronic transactions	$0 each
Visa International Service Assessment *(international transactions)*	3% of the amount of the transaction

CHECKING ACCOUNT FEES

Applies to all business checking accounts

Printed checks	Varies by selection
Rolled coin handling charge	$0.10 per roll
Temporary checks	$5 for 8

Small Business Checking Account

Monthly maintenance *Monthly fee waived with a $2,500 minimum average daily balance*	$8
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 *Monthly fee waived with a $5,000 minimum average daily balance*	$12
Monthly excess item fees *(regardless of minimum average daily balance)*	
- 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® *Monthly fee waived with:* - Three or more payments per calendar month	$4.95 per 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

OVERDRAFT FEES

Nonsufficient Funds	
- NSF Check Not Paid	$14 each
- NSF ACH Not Paid	$14 each
Overdraft Transfer	
- Transfer fee *(Overdraft transfer from savings, money market, checking, business sweep savings or Visa)*	$5 per transfer

SAVINGS ACCOUNT FEES

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

SERVICE FEES

Account research or reconciliation	$50 hour/$15 minimum
Account closed within 90 days of opening	$10
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:	
- In-branch or call center service *Fee waived for the first two per month*	$3 each
- 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	$10 each
Reg D Excess Transaction[1]	$30 each
Request for Verification of Deposit (VOD)	$20 each
Returned item *(deposit or loan payment)*	$20 each
SDCCU Easy Pay	
- ACH Payment	$0 each
- Debit card payment	$4.95 each
Returned Mail	$15 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	$30 each
- Incoming Electronic Fund Transfer debit (EFT) *(includes ACH)*	$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:	
- Small business checking:	$100
- Business checking:	$100
- Primary savings:	$1
- Sweep savings:	$5,000
- Money market:	$5,000
- Great Rate Savings	$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 or write to us at: San Diego County Credit Union, Member Services Department, PO Box 261209, San Diego, CA 92196-1209.

[1]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.