

# CONSUMER SERVICES FEE SCHEDULE

Effective July 15, 2014 and subject to change.

<b>ATM, VISA CHECK/DEBIT CARD AND CREDIT CARD FEES</b>		<b>SERVICE FEES</b>	
Card replacement	\$5 each	Account research or reconciliation	\$25 hour/\$15 min.
CO-OP ATM withdrawals	FREE <sup>1</sup>	ACH transactions	
Out of Network Transactions		- ACH origination EZPay loan payment (one time initiated request)	\$10 per request
- Non-CO-OP ATM	\$1.50 each <sup>1</sup>	- ACH origination EZPay loan payment (recurring transfers)	\$10 set-up fee
- International ATM	\$3 each <sup>1</sup>	Cashier's checks	
- Balance inquiry at a non-SDCCU <sup>®</sup> ATM	\$0.50 per inquiry	- \$5,000 or more in combined savings balances	FREE (1 per day)
- Point-of-Sale (POS) electronic transactions	FREE <sup>2</sup>	- Less than \$5,000 in combined savings balances	\$5 each
myOwn Card <sup>®</sup> photo Visa <sup>®</sup>	\$6.95 each	Closing an account open less than 90 days	\$5 per account
Separate ATM and Visa check/debit card	\$25 annual fee	Collection item	\$20 each
Visa gift card	\$3.95 per card	Compliance with legal orders	\$50 per request
International Service Assessment (international transactions)	2% of the amount of the transaction	Copies	
<b>CHECKING ACCOUNT FEES</b>		- Cancelled check	
FREE Checking with eStatements	FREE	- Internet Branch	FREE <sup>5</sup>
- Without eStatements	\$2 per month	- In-branch or call center service (two free per month)	2 FREE; then \$3 each
Classic checking accounts with any of the following:	FREE	- Cashier's check	\$3 each
- \$1,000+ average daily balance		- Deposited check (deposit or loan payment)	\$3 each
- \$2,500+ combined average daily savings balance		- Statement or account history	\$5 each
- Direct deposit of \$100+ per pay period		Exchange foreign check for currency	Fee varies
- None of the above	\$5 per month	IRA transfer fee to another financial institution	\$20 each
High-yield checking		Overdraft/Insufficient funds (NSF) (This fee applies to checks, ACH and other transactions that are paid and create a negative balance or are returned unpaid as permitted by law.)	\$27 each
- Average daily balance of \$25,000 or more	FREE	Regulation D courtesy clearing <sup>6</sup>	\$27 each
- Average daily balance below \$25,000	\$15 per month	Request for Verification of Deposit (VOD)	\$10 each
teenFirst <sup>®</sup> checking (minor account - ages 16 to 17)	FREE	Returned item (deposit or loan payment)	\$20 each
Builder checking	\$10 per month	Savings account with less than \$1	\$5 per month
ACH courtesy	\$27 each	SDCCUdirect <sup>™</sup> outbound transfers	
Courtesy check clearing	\$27 each	- Standard 3-day transfer	\$3 each
Debit/check card overdraft service	\$27 each	- Expedited 1-day transfer	\$10 each
Transfer Fee (Overdraft Protection transfer from savings, checking, line of credit or Visa)	\$5 per transfer	Stop payments	
Printed checks	Varies by selection	- Bill Payer Plus (cancellation)	\$20 each
Temporary checks	\$3 for 8	- Cashier's Check Refusal of Payment Order	\$20 each
<b>ONLINE BANKING FEES</b>		- Checking account (checks)	
Bill Payer Plus <sup>™</sup>		- Internet Branch and TalkTone Teller <sup>®</sup>	\$10 each
- FREE Checking with eStatements accounts	FREE	- In-branch	\$20 each
- Three or more payments per calendar month	FREE	- Incoming Electronic Fund Transfer debit (EFT) (includes ACH)	\$20 each
- All other Bill Payer Plus accounts <sup>3</sup>	\$4.95 per month	Traveler's checks	
- Overnight check delivery	\$14.95 each	- Single or dual signature	1% of purchase/\$3 min.
- Same day electronic payment	\$14.95 each	- \$5,000 in combined savings balances or with a High-yield checking account (single signature only)	FREE
- Proof of payment (two free per month)	2 FREE; then \$3 each	Wire transfers	
Popmoney <sup>®</sup>	FREE <sup>3</sup>	- Incoming domestic	\$5 each
Instant Popmoney	\$3 per transaction <sup>3</sup>	- Incoming foreign	\$5 each
<b>LOAN AND VISA FEES</b>		- Outgoing domestic	\$25 each
SDCCU Cash Rewards cash back program	FREE	- Outgoing foreign	\$45 each
SDCCU Fly Miles Plus <sup>™</sup> Reward Program (Total annual purchases of \$6,000 or more)	FREE		
All other SDCCU Fly Miles Plus accounts	\$35 annual fee		
Vehicle loan internal refinance/modification	\$150 each		
<b>SAFE DEPOSIT BOX FEES</b>			
Annual fee			
2" x 5" box	\$35 each		
3" x 5" box <sup>4</sup>	\$40 each		
5" x 5" box	\$60 each		
3" x 10" box	\$60 each		
5" x 10" box	\$75 each		
7" x 10" box	\$85 each		
10" x 10" box	\$115 each		
Lost key replacement	\$20 each		
(If both keys are lost, member pays for locksmith charges and replacement keys.)			

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

<sup>1</sup>Third party fees may apply. <sup>2</sup>Merchants may charge an additional fee. <sup>3</sup>Requires enrollment in Bill Payer Plus. <sup>4</sup>FREE with \$50,000 savings balance, where available. <sup>5</sup>Limited history available. <sup>6</sup>In compliance with Federal Banking Regulation D, telephone and automated savings withdrawals are limited. During any calendar month, you may not make more than six (6) withdrawals or transfers to another SDCCU account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction. Automated methods include Overdraft Protection transfers to checking accounts and automatic withdrawals made through the Automated Clearing House (ACH) or preauthorized draft withdrawals (e.g., bill payment, insurance premiums). If you exceed this transaction limit, we may, at our discretion, pay the item and charge a Reg D courtesy clearing fee to the associated checking account.

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, 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.