

CONSUMER SERVICES FEE SCHEDULE

Effective October 1, 2014 and subject to change.

ATM, VISA[®] DEBIT CARD AND CREDIT CARD FEES

Card replacement	\$5 each
CO-OP ATM withdrawals & inquiries	FREE
Out of Network Transactions ¹	
- Non-CO-OP ATM withdrawals	\$1.50 each
- International ATM withdrawals	\$3 each
- Non-CO-OP ATM Inquiries	\$0.50 per inquiry
- Point-of-Sale (POS) electronic transactions	FREE
myOwn Card [®] photo Visa	\$6.95 each
Separate ATM and Visa debit card	\$25 annual fee
Visa gift card	\$3.95 per card
International Service Assessment (international transactions)	2% of the amount of the transaction

CHECKING ACCOUNT FEES

FREE Checking with eStatements	FREE
- Without eStatements	\$2 per month
Classic checking accounts with any of the following:	FREE
- \$1,000+ average daily balance	
- \$2,500+ combined average daily savings balance	
- Direct deposit of \$100+ per pay period	
- None of the above	\$5 per month
High-yield checking	
- Average daily balance of \$25,000 or more	FREE
- Average daily balance below \$25,000	\$15 per month

teenFirst[®] checking (minor account - ages 16 to 17)

	FREE
Builder checking	\$10 per month
Printed checks	Varies by selection
Temporary checks	\$3 for 8

LOAN AND VISA FEES

SDCCU Cash Rewards cash back program	FREE
SDCCU Fly Miles Plus [™] 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

ONLINE BANKING FEES

Bill Payer Plus [™]	
- FREE Checking with eStatements accounts	FREE
- Three or more payments per calendar month	FREE
- All other Bill Payer Plus accounts ²	\$4.95 per month
- Overnight check delivery	\$14.95 each
- Same day electronic payment	\$14.95 each
- Proof of payment (two free per month)	2 FREE; then \$3 each
Popmoney [®]	FREE ²
Instant Popmoney	\$3 per transaction ²

OVERDRAFT FEES

Courtesy check clearing (paid ACH, check)	\$27 each
Debit card overdraft service	\$27 each
Overdrawn (returned unpaid ACH, check)	\$27 each
Regulation D courtesy clearing ³	\$27 each
Transfer Fee (Overdraft Protection transfer from savings, checking, line of credit or Visa)	\$5 per transfer

SAFE DEPOSIT BOX FEES

Annual fee	
2" x 5" box	\$35 each
3" x 5" box ⁴	\$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.)

SERVICE FEES

Account research or reconciliation	\$25 hour/\$15 min.
ACH transactions	
- ACH origination EZPay loan payment (one time initiated request)	\$10 per request
- ACH origination EZPay loan payment (recurring transfers)	\$10 set-up fee
Cashier's checks	
- \$5,000 or more in combined savings balances	FREE (1 per day)
- Less than \$5,000 in combined savings balances	\$5 each
Closing an account open less than 90 days	\$5 per account
Collection item	\$20 each
Compliance with legal orders	\$50 per request
Copies	
- Cancelled check	
- Internet Branch	FREE ⁵
- In-branch or call center service (two free per month)	2 FREE; then \$3 each
- Cashier's check	\$3 each
- Deposited check (deposit or loan payment)	\$3 each
- Statement or account history	\$5 each
Exchange foreign check for currency	Fee varies
IRA transfer fee to another financial institution	\$20 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item (deposit or loan payment)	\$20 each
Savings account with less than \$1	\$5 per month
SDCCUdirect [™] outbound transfers	
- Standard 3-day transfer	\$3 each
- Expedited 1-day transfer	\$10 each
Stop payments	
- Bill Payer Plus (cancellation)	\$20 each
- Cashier's Check Refusal of Payment Order	\$20 each
- Checking account (checks)	
- Internet Branch and TalkTone Teller [®]	\$10 each
- In-branch	\$20 each
- Incoming Electronic Fund Transfer debit (EFT) (includes ACH)	\$20 each
Traveler's checks	
- Single or dual signature	1% of purchase/\$3 min.
- \$5,000 in combined savings balances or with a High-yield checking account (single signature only)	FREE
Wire transfers	
- Incoming domestic	\$5 each
- Incoming foreign	\$5 each
- Outgoing domestic	\$25 each
- Outgoing foreign	\$45 each

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

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, 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. ¹Third party fees may apply. ²Requires enrollment in Bill Payer Plus. ³In 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. ⁴FREE with \$50,000 savings balance, where available. ⁵Limited history available.