

CONSUMER SERVICES FEE SCHEDULE
Effective May 1, 2013 and subject to change.



ATM, VISA CHECK CARD AND CREDIT CARD FEES

| | |
|--|-------------------------------------|
| Card replacement | \$5 each |
| CO-OP ATM withdrawals | FREE ¹ |
| Out of Network Transactions | |
| - Non-CO-OP ATM | \$1.50 each ¹ |
| - International ATM | \$3 each ¹ |
| - Balance inquiry at a non-SDCCU [®] ATM | \$0.50 per inquiry |
| - Point-of-Sale (POS) electronic transactions | FREE ² |
| myOwn Card [®] photo Visa [®] | \$6.95 each |
| Separate ATM and Visa debit card | \$25 annual fee |
| Visa gift card | \$3.95 per card |
| Visa Travel Money debit card | \$5 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 |
| Courtesy clearing | \$27 each |
| Check card overdraft service | \$27 each |
| Overdraft Protection transfer from savings, checking, line of credit or Visa | \$5 per transfer |
| Printed checks | Varies by selection |
| Temporary checks | \$3 for 8 |

ONLINE BANKING FEES

| | |
|--|-----------------------|
| Bill Payer Plus [™] | |
| - FREE Checking with eStatements accounts enrolled in Bill Payer Plus | FREE |
| - All other Bill Payer Plus accounts ³ | \$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 |

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 |
| SDCCU Summer Saver Auto Loan [™] | \$95 each |
| Vehicle Loan internal refinance/modification | \$150 each |

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 (If both keys are lost, member pays for locksmith charges and replacement keys.) | \$20 each |
|--|-----------|

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 | FREE ⁵ |
| - Internet Branch | |
| - 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 |
| 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 |
| Regulation D courtesy clearing | \$27 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 | FREE |
| - Incoming foreign | FREE |
| - Outgoing domestic | \$25 each |
| - Outgoing foreign | \$45 each |

¹Third party fees may apply. ²Merchants may charge an additional fee. ³FREE with three (3) or more payments due within the calendar month. ⁴FREE with \$50,000 savings balance, where available. ⁵Limited history available.

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.