

CONSUMER SERVICES FEE SCHEDULE

Effective December 3, 2009



(877) 732-2848 | sdccu.com

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 Check Card	\$25 annual fee
Visa [®] Gift Card	\$3.95 per card
Visa Travel Money Debit Card	\$5.00 per card
Visa International Service Assessment <i>(international transactions)</i>	1% of the amount of the transaction

CHECKING ACCOUNT FEES

myChecking	
- 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 <i>(minor account - ages 16 to 17)</i>	Free
Builder Checking	\$10 per month
Courtesy Clearing	\$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

HOME BANKING/ELECTRONIC BANKING FEES

Bill Payer Plus [™]	
- Checking Accounts enrolled in Bill Payer Plus	Free ³
- All other Bill Payer Plus Accounts <i>(less than three payments per calendar month)</i>	\$4.95 per month
- Overnight delivery	\$18 each
- Proof of payment <i>(two free per month)</i>	\$3 each

LOAN AND VISA FEES

Fly Miles Plus [™] Reward Program <i>(Total annual purchases of \$6,000 or more)</i>	No annual fee
All other Fly Miles Plus Accounts	\$35 annual fee
Internal Refinance	\$100 each
Tax Reward Set-Up	\$100 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 \$20 each
(If both keys are lost, member pays for locksmith charges and replacement keys.)

SERVICE FEES

Account research or reconciliation	\$20 hour/\$10 min.
ACH Transactions	
- ACH origination EZPay Loan payment <i>(one time initiated request)</i>	\$10 per request
- ACH origination EZPay Loan payment <i>(recurring transfers)</i>	\$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	2 free; then \$3 each
- Cashier's check	\$3 each
- Deposited check <i>(deposit or loan payment)</i>	\$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) <i>(This fee applies to Checks, Visa Check Card transactions, ATM withdrawals, ACH or any other transactions that are paid and create a negative balance or are returned unpaid.)</i>	\$27 each
Regulation D Courtesy Clearing	\$27 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item <i>(deposit or loan payment)</i>	\$20 each
Savings Account with less than \$50	\$5 per month
Stop Payments	
- Bill Payer Plus <i>(cancellation)</i>	\$20 each
- Cashier's Check Refusal of Payment Order	\$20 each
- Checking Account <i>(checks)</i>	
- Internet Branch and TalkTone Teller [®]	\$10 each
- In-branch	\$20 each
- Incoming Electronic Fund Transfer debit (EFT) <i>(includes ACH)</i>	\$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 <i>(Single Signature only)</i>	Free
Wire Transfers	
- Incoming domestic	Free
- Incoming foreign	Free
- Outgoing domestic	\$25 each
- Outgoing foreign	\$35 each

¹Third party fees may apply. ²Merchants may charge an additional fee. ³Based upon 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, or write to us at: Member Services Department, 6545 Sequence Drive, San Diego, CA 92121.