

# FINANCIAL MANAGEMENT POLICIES

Revised: December 19, 2017

Approved: December 19, 2017

## FEE SHEET Effective January 1, 2018

### GENERAL SERVICES

VISA Gift Cards .....	3.00
Wire Transfers	
Incoming .....	10.00
Outgoing U.S .....	25.00
Outgoing International .....	50.00
Account History (up to 30 days) .....	5.00
Statement Copy (per month) .....	10.00
Photocopies (each) .....	.25
Cancelled Check Copy (each) .....	5.00
Telephone Transactions (in lieu of TeleVoice or Matrix21) .....	2.00
Bad Address/Return Mail.....	15.00
Express Mail Service .....	25.00
Account Verification to Third Party .....	25.00
Account Reconciliation & Research (per hour min.).....	35.00
Drive Thru Canister Replacement.....	150.00
Stop Payment on Check .....	37.00
Collection Item.....	37.00
Return Deposit .....	37.00
Garnishment/Levy.....	75.00
Daily Overdraft Fee.....	10.00
Paper Statement Fee.....	5.00
VISA Paper Statement Fee .....	5.00
Televoice & Matrix 21 .....	NO FEE
Coin Roll Orders .....	NO FEE
Notary.....	NO FEE
Third Party Correspondence .....	NO FEE
Shared Branch Excessive Fee (more than 7 times per month) .....	5.00

## SAVINGS SERVICES

Share Balances below \$50(per month) .....	10.00
Low Share Balance (per month, after 6 mos. Membership)	
Less than \$300, or Aggregate Share/Loan Balance less than \$2,500 .....	6.00
Share Withdrawals per Quarter (includes Overdraft Protection)	
First 6 .....	NO FEE
More than 6 (each) .....	10.00
New Share Account Closed in first 120 days .....	25.00
Teller (SDCU Corporate) Checks .....	1.00
Dormant Account (no activity after 3 years, per month) .....	10.00
Club Account(s) Early Withdrawal.....	5.00
Money Market Account Below \$2500 Minimum (Per Month) .....	12.00
ACH NSF Returns/Exceptions.....	37.00
Coin Counting (Kids Accounts free w/Deposit) .....	1% over \$100.00
Coin Counting .....	5% non-members

## CHECKING ACCOUNTS

Monthly Service .....	NO FEE
NSF/Returned Check .....	37.00
NSF/Paid Check (Not Courtesy Pay Option).....	37.00
Courtesy Pay Option .....	37.00
Overdraft Transfer from Savings (each).....	10.00
Stop Payment .....	37.00
Check Copy (No Fee via Matrix 21) .....	5.00
Non-Members Cashing Member Check(s) (each) .....	10.00

## CHECK CARD

Annual Service .....	NO FEE
Reconfirm/Change PIN.....	NO FEE
SDCU ATM Transactions .....	NO FEE
Point of Sale (POS) Merchant VISA "Credit" Transactions .....	NO FEE
Network (STAR, Coop, AllPoint) or POS PIN Transactions	
First 4 per month .....	NO FEE
After 4 per month (each) .....	1.00
Any ATM Network Deposit.....	NO FEE
Check Card Replacement .....	10.00

## IRAs

IRA Application/Account Set-up.....	NO FEE
IRA Annual Charge.....	NO FEE
IRA Return of Excess (Disallowed) Contribution .....	NO FEE
IRA Premature Distributions (IRS Penalty may apply) .....	NO FEE
IRA (partial) Transfer to non-SDCU Account.....	NO FEE
IRA Closure Charge.....	25.00

## LOANS

### VISA -

Returned Account Payment Item .....	Up to 25.00
Late Account Payment Item.....	Up to 35.00
Card Replacement .....	10.00
Card Recovery.....	65.00
Statement Copy .....	10.00
Transaction Documentation .....	15.00
Member Cash Advance .....	2% or \$10.00 whichever is greater
Balance Transfer to SDCU Account .....	NO FEE

### Mortgages -

First Mortgage.....	NO FEE
Home Equity Line of Credit (HELOC).....	NO FEE
Fixed Rate Home Equity .....	NO FEE

### Consumer Loans

Late Payments .....	35.00
Duplicate Car Title or Title Correction.....	95.00

FEES ARE SUBJECT TO CHANGE upon 30 Day Notice to Members. Fees reflect the cost of providing the specific services to the Member. NO FEE services are a mutual benefit to all Members. There may be other fees or charges for services not on this schedule. Questions should be directed to your Financial Service Representative.