# SCHEDULE OF FEES & CHARGES

**Effective March 1, 2020**

| Membership |
|------------------|------------------|
| New Membership (through USECU) | $5 |
| New membership (through third-party partner) | $15 |

## CHECKING ACCOUNTS

### Free Checking With eStatements
- Accounts not enrolled in eStatements: $5/mo.
- (fee is waived for members who maintain a $500+ daily balance)
- Minimum balance to open: $100

### Merchant Checking
- Deposit correction: $5/ea
- Minimum balance to open: $100

### Premier Membership Checking
- If minimum daily balance falls below $10,000 in combined deposit balances within the same membership: $15/mo.
- (fee is waived for members age 55 and older or for members with USECU first mortgage)
- Minimum balance to open: $100

### Student Checking
- Accounts not enrolled in eStatements: $5/mo.
- Minimum balance to open: $25

## SAVINGS ACCOUNTS

### Regular Savings
- If minimum daily balance falls below $200: $5/mo.

### Advantage Savings
- Account fee with minimum daily balance below $200 or without a minimum $35 monthly automatic transfer from a USECU Checking Account: $5/mo.

### Youth Savings (for minors*)
- *Converts to Regular Savings when child reaches age 18.
- Formerly called Penny Savings.

## MONEY MARKET ACCOUNT

### Money Market Advantage
- FREE

## INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

### Account closure
- $20

### Transfer to another institution
- $20/ea

### Premature distribution
- $10/ea

## ADDITIONAL SERVICES/CHARGES

### Account research and reconciliation
- $25/hr

### Cashier’s checks
- $5/ea

### Check cashing:
- Members with a combined balance of less than $400: $5/ea
- Non-Members cashing a Member check: $5/ea

### Check ordering
- Varies

### Collection item (incoming, outgoing, or foreign)
- $25/ea*
- *Or USECU cost, whichever is greater.

### Compliance with legal order
- $50/ea

### Copies:
- Cancelled check:
  - Two per statement cycle: FREE
  - Additional: $3/ea*
- *Note: Check viewing in Online Banking is free

### Wire transfers:
- Verification of deposit: $10/ea
- Collection item (incoming, outgoing, or foreign): $2/ea

### NACHA wire fees:
- $27/ea

### Deposit correction
- $3/ea

### Overdraft/Non-sufficient Funds (NSF):
- Based on number of transactions and account history.
- Applies to checks, Bill Pay, ACH, ATM/POS and other electronic debits that are paid or returned. Fees are charged per presentment, meaning the same item is subject to multiple fees if presented for payment multiple times.
- Overdraft paid by Courtesy Pay: $27/ea
  - (waived if resulting available balance is less than $10 negative)
- Overdraft paid by transfer: $10/ea
  - (from savings, checking, line of credit or credit card)
- Non-sufficient Funds (NSF): $27/ea

### Returned deposit/loan payment items
- $28/ea

### Returned statement/account-related correspondence
- $5/ea

### Rewards Package subscription
- $4.95/ea

### Shared branching cash withdrawal (USECU members)
- $2/ea

### Additional shared branching fees
- Varies

### Stop payment-
- Initial & renewal: $28/ea

### Temporary checks (per sheet of 4)
- $3/ea

### Verification of deposit
- $10/ea

### Wire transfers:
- *Incoming*
- *Outgoing (domestic)*
- *Outgoing (foreign)*
- *Plus third-party processing fees*
### SCHEDULE OF FEES & CHARGES (CONTINUED)

**Effective March 1, 2020**

#### SAFE DEPOSIT BOXES

**Available at UCSD and Mission Valley Branches Only**

<table>
<thead>
<tr>
<th>Size</th>
<th>Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>3”x5”</td>
<td>$29</td>
</tr>
<tr>
<td>5”x5”</td>
<td>$45</td>
</tr>
<tr>
<td>3”x10”</td>
<td>$55</td>
</tr>
<tr>
<td>6”x10”</td>
<td>$65</td>
</tr>
<tr>
<td>9”x10”</td>
<td>$100</td>
</tr>
<tr>
<td>5”x16”</td>
<td>$110</td>
</tr>
</tbody>
</table>

**Miscellaneous:**
- Key deposit: $20/box
- Key replacement: $50/key
- Drilling of box: $100**

**5% of late payment due**
- Late fee: $5

#### ELECTRONIC SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Pay monthly service</td>
<td>FREE</td>
</tr>
<tr>
<td>Stop payment</td>
<td>$28/ea</td>
</tr>
</tbody>
</table>

**Expedited payments:**
- Electronic: $9.95/ea
- Overnight check: $30/ea

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Money Management</td>
<td>FREE</td>
</tr>
<tr>
<td>Mobile and Text Banking monthly service</td>
<td>FREE</td>
</tr>
<tr>
<td>Mobile Apps</td>
<td>FREE</td>
</tr>
<tr>
<td>Online Banking monthly service</td>
<td>FREE</td>
</tr>
<tr>
<td>Online check deposit monthly service</td>
<td>FREE</td>
</tr>
</tbody>
</table>

#### DEBIT/ATM CARD

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Deposit (empty envelope)</td>
<td>$10/ea</td>
</tr>
<tr>
<td>ATM Funds Transfer (non-USECU)</td>
<td>$1.50/ea</td>
</tr>
<tr>
<td>ATM withdrawals (at non-USECU and non-CO-OP ATMs)</td>
<td>$3/ea</td>
</tr>
<tr>
<td>Balance inquiries (non-USECU ATM)</td>
<td>$1.25/ea</td>
</tr>
<tr>
<td>Foreign transaction fee</td>
<td>1% of each transaction in U.S. dollars</td>
</tr>
<tr>
<td>Point of Sale transaction – PIN or Signature based</td>
<td>FREE</td>
</tr>
<tr>
<td>Replacement card or PIN</td>
<td>$5/ea</td>
</tr>
<tr>
<td>Rush card request</td>
<td>$35/ea</td>
</tr>
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</table>

#### CREDIT CARD

**Annual fees:**
- Credit Builder                       | $5/yr        |
- Classic                              | $25/yr       |
- Membership                           | $35/yr       |
- All others                           | FREE         |

**Penalty fees:**
- Late payment                         | $10          |
  (if minimum monthly payment is more than 10 days late)
- Returned payment                     | $28          |

**Transaction fees:**
- Balance transfer                     | FREE         |
- Cash advance                         | FREE         |
- Foreign transaction                  | 1% of each transaction in U.S. dollars |

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#### HOME LOANS/LINES OF CREDIT

**Home Loans:**
- Document redraw: $9.95/ea
- Stop payment: $30/ea
- Return payment: $50/ea

**Late charge:** 5% of late payment due
- Recording fee: $45
- Reconciliation: $50/yr*
- Payoff demand: $30
- Revised demand: $15/ea

**Subordination:** $200
- Early Closure Reimbursement: Actual Fees Paid up to $500*
  *May be charged if the loan is paid off or closed within three (3) years from the opening date.

**Over the limit charge:** 5% of late payments due
- $10.00

#### CONSUMER LOANS

**Check-by-Phone**
- Payment by phone with a check issued: $10
- Payment by phone with ACH debit charged: $20
- Establish a recurring ACH loan payment: FREE
- Use of an online channel (e.g. website) to initiate a loan payment via ACH: FREE
- DMV title change: $50/ea
- Late fee: 5% of late payments due
- Loan coupon book replacement: $25
- Loan extension or modification: $35
- Loan payment by phone (debit/credit card): $10/ea
- Loan wire:
  - Domestic: $25
  - International: $40
- Payment deferral: $50/ea

**Loan wire:**
- Domestic: $25
- International: $40
- Skip-A-Payment: $50/ea
- UC Emergency Loan:
  - Origination fee: $25
  - Late fee: $25

*Or actual cost, whichever is greater.
*May be charged if the loan is paid off or closed within three (3) years from the opening date.
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*Waived for the first year. Thereafter, waived if the outstanding balance is $10,000 or greater at the time of assessment.