

Schedule of Fees & Charges

Effective April 1 - 31, 2024



Membership	
New Membership (through BluPeak)	\$5
New Membership (through third-party partner or Business Lending)	\$15

Checking Accounts	
Printed checks	Varies by selection
Free Checking With eStatements	FREE
Accounts not enrolled in eStatements (fee is waived for members who maintain a \$500+ daily balance)	\$5/mo.
Minimum balance to open	\$25
Merchant Checking	\$15
Deposit correction	\$5/ea.
Minimum balance to open	\$100
Premier Membership Checking	FREE
If minimum daily balance falls below \$10,000 in combined deposit balances within the same membership (fee is waived for members age 55 and older or for members with BluPeak first mortgage)	\$15/mo.
Minimum balance to open	\$100
Student Checking*	FREE
Accounts not enrolled in eStatements	\$5/mo.
Minimum balance to open *Converts to Free Checking with eStatements 5 years after of account opening.	\$25

Savings Accounts	
Regular Savings	FREE
If minimum daily balance falls below \$200	\$5/mo.
Minimum balance to open	\$25
Advantage Savings	FREE
Account fee with minimum daily balance below \$200 or without a minimum \$35 monthly automatic transfer from a BluPeak Checking Account	\$5/mo.
Minimum balance to open	\$25
Youth Savings (for minors)	FREE
Minimum balance to open *Converts to Regular Savings when child reaches age 18. Formerly called Penny Savings.	\$25

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.
Nonmembers cashing a Member check	\$5/ea.
Check ordering	Varies
Collection item (incoming, outgoing, or foreign) *Or BluPeak cost, whichever is greater	\$25/ea.*
Compliance with legal order	\$50/ea.
Copies	
Canceled check	
• Two per statement cycle	FREE
• Additional *Note: Check viewing in Online Banking is free	\$3/ea.*
Canceled check in-branch/Contact Center request	\$3/ea.
Cashier's check	\$3/ea.
Deposited check (deposit or loan payment)	\$3/ea.
Photocopies (must relate to BluPeak business)	\$3/pg.
Statement or account history	\$3/ea.
Deposit adjustment: Applies to ATM and mobile deposits not able to be processed as submitted (e.g., conflicting or incomplete information listed on the item, third-party items)	\$5/ea.
Early account closure (if open less than 90 calendar days)	\$15
Excess withdrawals (exceeds Reg D limit)	\$5/ea.
Locator fee (determine acct. holder address)	\$5/occurrence
Notary service	
Not charged for BluPeak documents	\$10/signature
Notice of escheatment	\$2/ea.
Overdraft/Non-sufficient Funds (NSF): Applies to checks, bill pay, ACH, ATM/POS and other electronic debits that are paid or returned. NSF fees will not apply to represented items as long as they are identical to the original presentment. This means all identifying information including, but not limited to, the check number and amount (for check transactions) and the company ID and amount (for ACH transactions) must exactly match the original entry. Automated processing systems may not detect implied matches. Max 3 fees per day combined Courtesy Pay and NSF.	
Overdraft paid by Courtesy Pay (waived if resulting available balance is less than \$20 negative)	\$24/ea.
Overdraft paid by transfer (from savings or checking)	\$10/ea.
Overdraft paid by transfer (from line of credit or credit card)	FREE
Non-sufficient Funds (NSF)	\$20/ea.
Returned deposit/loan payment items: Applies to deposits/credits or payments returned from an account where the payee is an accountholder, repeatedly returned items and situations where the payee/recipient of funds has a reasonable ability to know that the item/transaction will not be paid (ex. an incomplete or expired check).	\$18/ea.
Returned statement/account-related correspondence	\$5/ea.
Rewards Package subscription	\$4.95/mo.
Shared branching cash withdrawal (BluPeak members)	\$2/ea.
Additional shared branching fees *Refer to CU Service Centers fee schedule posted in branches and online	Varies*

Additional Services/Charges (cont.)

Stop payment (initial & renewal including check, ACH, cashier's check payment refusal)	\$28/ea.
Temporary checks (per sheet of 4)	\$3/ea.
Verification of deposit	\$10/ea.
Wire transfers	
Incoming	\$10/ea.
Outgoing (domestic)	\$25/ea.
Outgoing (foreign) 'Plus third-party processing fees	\$40/ea.'

Safe Deposit Boxes

Available at UCSD and Mission Valley Branches Only	
Annual rental	
3"x5"	\$29
5"x5"	\$45
3"x10"	\$55
6"x10"	\$65
9"x10"	\$100
5"x16"	\$110
Miscellaneous	
Key deposit	\$20/box
Key replacement	\$50/key
Drilling of box 'Or actual cost, whichever is greater	\$100'
Late fee	\$5

Electronic Services

Bill Pay monthly service	FREE
Stop payment	\$28/ea.
Expedited payments	
Electronic	\$9.95/ea.
Overnight check	\$30/ea.
Online Money Management	FREE
Mobile and Text Banking monthly service	FREE
Mobile Apps	FREE
Online Banking monthly service	FREE
Online check deposit monthly service	FREE

Debit/ATM Card

ATM deposit (empty envelope)	\$10/ea.
ATM funds transfer (non-BluPeak)	\$1.50/ea.
ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)	\$3/ea.
Balance inquiries (non-BluPeak ATM)	\$1.25/ea.
Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the U.S. or that settles in currency other than U.S. dollars)	1% of each foreign transaction
Point-of-Sale transaction – PIN or signature-based	FREE
Replacement card or PIN	\$5/ea.
Rush card request	\$35/ea.

Credit Card

Annual fees	
Credit Builder	\$5/yr.
Classic	\$25/yr.
Membership	\$35/yr.
All others	FREE
Penalty fees	
Late payment (if minimum monthly payment is more than 10 days late)	\$10
Returned payment (See description under returned deposits/loan payment items)	\$18

Transaction fees	
Balance transfer	FREE
Cash advance	FREE
Foreign transaction (A foreign transaction is a transaction where the merchant is located outside the U.S. or that settles in currency other than U.S. dollars)	1% of each foreign transaction
Replacement card or PIN	\$5/ea.
Rush card request	\$35/ea.

Home Loans/Lines of Credit

Home Loans	
Document redraw	
1st Mortgage	\$125/ea.
2nd Mortgage	\$125/ea.
HELOC	\$125/ea.
Late charge	5% of late payment due
Reconveyance	\$45
Recording fee	Actual Fee
Payoff demand	\$30
Revised demand	\$15/ea.
Subordination	\$200
Early Closure Reimbursement 'May be charged if the loan is paid off or closed within three (3) years from the opening date.	Actual Fees Paid up to \$500'
Home Equity Lines of Credit	
Annual fee 'Waived for the first year. Thereafter, waived if the outstanding balance is \$10,000 or greater at the time of assessment.	\$50/yr.'
Early Closure Reimbursement 'May be charged if the loan is paid off or closed within three (3) years from the opening date.	Actual Fees Paid up to \$500'
Late charge	5% of late payment due
Over the limit charge	\$10

Consumer Loans

Check-by-Phone	\$10/ea.
Payment by phone with a check issued	\$10
Payment by phone with ACH debit issued	\$10
Payment by phone with debit/credit card 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 changes	\$50/ea.
Late fee	5% of late payment 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

Schedule of Fees & Charges



Important notice regarding changes effective May 1, 2024 to the following fees and charges:

Fees and Charges	Current	Effective 5/1/2024
ATM Funds Transfer (Non-Blupeak)	\$1.50	FREE
Accounts not enrolled in Estatements (fee waived for Members who maintain a \$500+ daily balance)	\$5	\$10
Cashier's Checks	\$5	\$7
Check Cashing – Members With A Combined Balance Of Less Than \$400	\$5	FREE
Check Cashing – Non Members Cashing A Member Check	\$5	FREE
Copies- Additional *Note: Check Viewing In Online Banking Is Free	\$3	FREE
Copies- Canceled Check In-Branch/Contact Center Request	\$3	FREE
Copies- Cashier's Check	\$3	FREE
Copies- Deposited Check (Deposit Or Loan Payment)	\$3	FREE
Copies- Photocopies (Must Relate To Blupeak Business)	\$3	FREE
Copies- Statement Or Account History	\$3	FREE
Debit Card And ATM Balance Inquiries (Non-Blupeak ATM)	\$1.25	\$2
Deposit Correction	\$5	FREE
Door Knocker	N/A	\$57
Early Account Closure (If Open Less Than 90 Calendar Days)	\$15	FREE
Excess Withdrawals	\$5	FREE
Home Equity Line Of Credit – Over The Limit Charge	\$10	FREE
Inactivity Fee	N/A	\$3/mo
IRA Account Closure Fee	\$20	FREE
IRA Premature Distribution	\$10	FREE
Notary	\$10	FREE
Recording Fee	Actual Fee	Up to \$75
Replacement Card Fee	\$5	\$10
Returned Account Related Correspondence, Deposits, Loan Payment and Statements	\$5	\$10
Rewards Package Subscription	\$4.95/mo	FREE
Rush Card Request	\$35	\$50
Shared Branching Cash Withdrawal (Blupeak Members)	\$2	Refer to CU Service Centers fee schedule posted
Shared Branching Cash Withdrawal (Blupeak Members)- Additional Shared Branching Fees	\$2	Refer to CU Service Centers fee schedule posted
Temporary Checks (Per Sheet Of 4)	\$3	FREE
Verification Of Deposit (Not Charged When Related To Government Benefits)	\$10	\$20
Wire Transfers – Outgoing (Domestic)	\$25	\$35
Wire Transfers – Outgoing (Foreign)	\$40	\$50

Rate Information: Refer to the Deposit Rate schedule for information regarding current dividend rates and annual percentage yields (APYs) for non-certificate products. All dividend rates and APYs are the anticipated rates and yields as determined by the credit union board of directors.

Rate Match Program: If you have participated in a rate-match program, please note that dividend rates and annual percentage yields (APYs) are subject to change at any time without notice.

Should you have any questions about your current dividend rate and/or annual percentage yield (APY), please call us at 866.873.4968 or log in into your online banking and/or mobile app.