

Schedule of Fees & Charges



Effective June 1, 2023

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	
Accounts not enrolled in eStatements (fee is waived for members who maintain a \$500+ daily balance)	FREE
Minimum balance to open	\$5/mo.
Minimum balance to open	\$25
Merchant Checking	
Deposit correction	\$15
Minimum balance to open	\$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 (fee is waived for members age 55 and older or for members with BluPeak first mortgage)	FREE
Minimum balance to open	\$15/mo.
Minimum balance to open	\$100
Student Checking*	
Accounts not enrolled in eStatements	FREE
Minimum balance to open	\$5/mo.
Minimum balance to open *Converts to Free Checking with eStatements 5 years after of account opening.	\$25

Savings Accounts	
Regular Savings	
If minimum daily balance falls below \$200	FREE
Minimum balance to open	\$5/mo.
Minimum balance to open	\$25
Advantage Savings	
Account fee with minimum daily balance below \$200 or without a minimum \$35 monthly automatic transfer from a BluPeak Checking Account	FREE
Minimum balance to open	\$5/mo.
Minimum balance to open	\$25
Youth Savings (for minors*)	
Minimum balance to open	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. Fees are charged per presentment, meaning the same item is subject to multiple fees if presented for payment multiple times. 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) ¹	\$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)	\$27/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*

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¹Active checking accounts generally qualify for Courtesy Pay Overdraft Service for Checks/ACH. With this Service, BluPeak may pay a check, preauthorized withdrawal or ACH transaction creating an overdraft or negative balance in your account. Excludes checks negotiated in person. Other restrictions and limits apply. The maximum dollar amount (including the fee) the account may be taken negative is subject to change. Generally Student Checking: \$250; Free Checking with E-Statements: \$1500; Membership Checking: \$1500; Premier Checking: \$2000. If you have Courtesy Pay for Checks/ACH you may opt-in for debit/check card, ATM and Point of Sale (POS) Courtesy Pay Overdraft services. Ask us for more information.

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	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.	

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	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.	
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