## Schedule of Fees & Charges



Effective April 1, 2025	
Membership	
New Membership (through BluPeak)	\$5
New Membership (through third-party partner or Business Lending)	\$15
Checking Accounts	
Free Checking With eStatements	FREE
Accounts not enrolled in eStatements (fee waived for members who maintain a \$500+ daily balance)	\$10/mo.
Minimum balance to open	\$25
Merchant Checking	\$15
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 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	\$10/mo.
Minimum balance to open (Converts to Free Checking with eStatements 5 years after of account	\$25
opening) 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	\$5/mo.
Automatic transfer from a BluPeak Checking Account  Minimum balance to open	\$25
Youth Savings (for minors)	FREE
Minimum balance to open (Converts to Regular Savings when child reaches age 18. Formerly	\$25
called Penny Savings)	345
Money Market Account High Rate Money Market	FREE
High Rate Money Market	S100
Monimum balance to open	
Money Market Advantage	FREE
Minimum balance to open	\$100
Minimum required balance to earn dividends	\$2,500
Individual Retirement Accounts (IRAs)	
	\$2,500 \$20/ea.
Individual Retirement Accounts (IRAs)	\$20/ea.
Individual Retirement Accounts (IRAs) Transfer to another institution	
Individual Retirement Accounts (IRAs) Transfer to another institution Debit/ATM Card	\$20/ea. \$3/ea. \$2/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  Foreign transaction fee (A foreign transaction is a transaction where the merchant is located	\$20/ea. \$3/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)	\$20/ea. \$3/ea. \$2/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction –PIN or signature-based  Replacement card or PIN	\$3/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction - PIN or signature-based  Replacement card or PIN  Rush card request	\$3/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction - PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branches	\$3/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Online-of-Sale transaction - PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 57:55	\$20/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Site transaction - PiN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3"x5"	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea.
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  Foreign transaction fee (A foreign transaction is a transaction where the merchant is located posticity to the control of the c	\$20/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea.  \$29 \$45
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3°x5"  5°x10"	\$20/ea. \$3/ea. \$2/ea.  \$2/ea.  19% of each foreign transaction FREE \$10/ea. \$50/ea. \$550/ea. \$3
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Prohitor-of-Sale transaction - PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5°x5°  5°x5°  3°x10°  6°x10°  9°x10°  5°x16°	\$20/ea. \$3/ea. \$2/ea.  \$52/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea.  \$529 \$45 \$55 \$65 \$100
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5"x5"  5"x5"  5"x5"  6"x10"  6"x10"  Miscellaneous charges relared to Safe Deposit Boxes	\$20/ea. \$3/ea. \$2/ea.  \$52/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea.  \$529 \$45 \$55 \$65 \$100
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the U.S. b. or that settles in currency other than U.S. dollars)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental: Available only at UCSD & Mission Valley Branche 3°x5'  5°x10"  6°x10"	\$20/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$550/ea. \$100 \$110
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche: 3"x5"  5"x5"  5"x5"  5"x10"  6"x10"  Miscellaneous charges related to Safe Deposit Boxes  Drilling of box	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$100 \$110  Actual Cost
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branches 3"x5"  5"x5"  5"x10"  6"x10"  6"x10"  Miscellaneous charges related to Safe Deposit Boxes  Drilling of box  Key deposit	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$100 \$110  Actual Cost \$20/box
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Profunctor-Sale transaction -PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3"x5"  5"x5"  5"x10"  6"x10"  6"x10"  Miscellaneous charges relared to Safe Deposit Boxes  Dorilling of box  Key deposit  Key replacement	\$20/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$550/ea. \$29 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the US or that settles in currency other than U.S. dollars)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental: Available only at UCSD & Mission Valley Branche 3*x5*  5*x5*  3*x10*  6*x10*  9*x10*  Miscellaneous charges relared to Safe Deposit Boxes  Drilling of box  Key deposit  Key replacement  Late fee	\$20/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$550/ea. \$29 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Profunctor-Sale transaction -PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3"x5"  5"x5"  5"x10"  6"x10"  6"x10"  Miscellaneous charges relared to Safe Deposit Boxes  Dorilling of box  Key deposit  Key replacement	\$20/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$550/ea. \$29 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction –PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3*25"  5*25"  5*25"  3**10"  5*410"  Miscellaneous charges relared to Safe Deposit Boxes  Drilling of box  Key deposit  Key replacement  Late fee  Electronic Services	\$20/ea. \$3/ea. \$2/ea.  \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea.  \$29 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe To Point-OF Sale transaction – PIN or signature based  Wisson Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 5*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 6*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 6*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 6*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 6*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 6*x5*  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Br	\$20/ea. \$3/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$3 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branches's '85'  5"45'  3"410"  5"410"  5"410"  5"410"  Miscellaneous charges relared to Safe Deposit Boxes  Drilling of box  Key deposit  Key replacement  Late fee  Electronic Services  Bill Pay - Expedited Electronic Payment  Bill Pay - Woernight check  Bill Pay - Woernight check	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$100 \$45 \$510 \$110  Actual Cost \$20/box Actual Cost \$5 \$55 \$55 \$55 \$55 \$55 \$55 \$55 \$55 \$55
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3*x5*  5*x5*  3*x10*  6*x10*  9*x10*  Miscellaneous charges relared to Safe Deposit Boxes  Drilling of box  Key deposit  Key replacement  Late fee  Electronic Services  Bill Pay - Expedited Electronic Payment	\$20/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$550/ea. \$100 \$110  Actual Cost \$20/box Actual Cost \$5 \$9.95/ea. \$30/ea. FREE
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3"x5"  5"x5"  5"x5"  S"x10"  S"x10"	\$20/ea. \$3/ea. \$3/ea. \$2/ea. 1% of each foreign transaction FREE \$10/ea. \$50/ea. \$50/ea. \$50/ea. \$555 \$100 \$110  Actual Cost \$20/box Actual Cost \$5 \$5 \$5 \$5 \$7 \$7 \$7 \$7 \$7 \$7 \$7 \$7 \$7 \$7 \$7 \$7 \$7
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  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)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branche 3*x5*  5*x5*  5*x5*  5*x10*  5*x10*  5*x10*  5*x10*  5*x10*  Similar of box  Key deposit  Key replacement  Late fee  Electronic Services  Bill Pay – Expedited Electronic Payment  Bill Pay – Expedited Electronic Payment  Bill Pay – Verenight check  Bill Pay – Verenight check  Bill Pay – Verenight check  Bill Pay – Overnight service  Mobile and Text Banking monthly service  Online and Mobile check deposit monthly service	\$20/ea. \$3/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea.  \$29 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost \$5 \$59.95/ea. \$30/ea. FREE FREE
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the US or that settles in currency other than U.S. dollars)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental: Available only at UCSD & Mission Valley Branche 3*x5*  5*x5*  3*x10*  6*x10*  9*x10*  Miscellaneous charges relared to Safe Deposit Boxes  Drilling of box  Key deposit  Key replacement  Late fee  Electronic Services  Bill Pay - Expedited Electronic Payment  Bill Pay - Overnight check  Dolline Banking monthly service  Online Banking monthly service	\$20/ea. \$3/ea. \$3/ea. \$5/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost \$5 \$7 \$65 \$100 \$110
Individual Retirement Accounts (IRAs) Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak ATM) Balance inquiries (non-BluPeak ATM) Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the US or that settles in currency other than U.S. dollars)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental: Available only at UCSD & Mission Valley Branche 3*x5*  "5*x5*  3*x10*  6*x10*  9*x10*  Miscellaneous charges relared to Safe Deposit Boxes  Drilling of box  Key deposit  Key replacement  Late fee  Electronic Services  Bill Pay - Expedited Electronic Payment  Bill Pay - Overnight check  Bill Pay - Monthly service  Mobile and Text Banking monthly service  Online Banking monthly service  Online Banking monthly service  Online Money Management  Wire Transfers	\$20/ea. \$3/ea. \$3/ea. \$2/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$550/ea. \$39.5/ea.  Actual Cost \$20/box  Actual Cost \$20/box  Actual Cost \$750/ea. \$100  \$110
Individual Retirement Accounts (IRAs)  Transfer to another institution  Debit/ATM Card  ATM withdrawals (at non-BluPeak and non-CO-OP® ATMs)  Balance inquiries (non-BluPeak ATM)  Foreign transaction fee (A foreign transaction is a transaction where the merchant is located outside the US or that settles in currency other than U.S. dollars)  Point-of-Sale transaction – PIN or signature-based  Replacement card or PIN  Rush card request  Safe Deposit Boxes (Annual Rental: Available only at UCSD & Mission Valley Branche 3*x5*  5*x5*  3*x10*  6*x10*  9*x10*  Miscellaneous charges relared to Safe Deposit Boxes  Drilling of box  Key deposit  Key replacement  Late fee  Electronic Services  Bill Pay - Expedited Electronic Payment  Bill Pay - Overnight check  Dolline Banking monthly service  Online Banking monthly service	\$20/ea. \$3/ea. \$3/ea. \$5/ea.  1% of each foreign transaction FREE \$10/ea. \$50/ea. \$29 \$45 \$55 \$65 \$100 \$110  Actual Cost \$20/box Actual Cost \$5 \$7 \$65 \$100 \$110

Additional Services/Charges	
Account research and reconciliation	\$25/hr.
Cashier's Checks	\$7/ea.
Check ordering	Varies
Collection item (incoming, outgoing, or foreign) *or BluPeak cost, whichever is greater	\$25/ea.*
Compliance with legal order	\$100/ea.
Door Knocker Fee	\$57/ea.
Inactivity Fee (after 12 months of inactivity in any share)	\$3/mo
	\$5/ea.
Locator fee (determine acct. holder address)	FREE
Notary service (BluPeak documents only)	
Notice of escheatment	\$2/ea.
Returned mail	\$10/ea.
Shared branching transactions and additional shared branching fees	Refer to CU Service Centers fee schedule posted
Stop payment (initial & renewal including check, ACH, Bill Pay, Cashier's check payment refusal)	\$28/ea.
Verification of deposit (not charged when related to government benefits)	\$20/ea.
OverdartNom-sufficient Enuds (NSF): Applies to checks, bill pay, ACH, ATM/POS and other elect paid or returned. NSF fees will not apply to represented items as long as they are identical to the or This means all identifying information including, but not limited to, the check number and amount transactions) and the company ID and amount (for ACH transactions) must exactly match the origin processing systems may not detect implied matches. Max 3 fees per day combined Courtesy Pay and and the company of the	riginal presentment. for check nal entry. Automated
Overdraft paid by Courtesy Pay (waived if resulting available balance is less than \$20 negative)	\$24/ea.
Overdraft paid by transfer (from line of credit)	FREE
Overdraft paid by transfer (from savings or checking)	\$10/ea.
Non-sufficient Funds (NSF)	\$20/ea.
Home Loans/Lines of Credit	
Document redraw:	
1st Mortgage	\$125/ea.
2nd Mortgage	\$125/ea.
HELOC	\$125/ea.
Late fee (unless otherwise stated in your loan agreement)	The larger of 5% of late payment due, including any past due amounts, or \$15.
Reconveyance	\$45
Recording fee	Actual fee up to \$75
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 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.*
Consumer Loans	
Check-by-Phone (Payment by phone with a check issued, ACH debit, debit/credit card charged)	\$10/ea.
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 (unless otherwise stated in Your loan agreement):	
FlexPay Loan	The larger of 5% of late payment due, including any past due amounts, or \$5.
All Other Loans  Loan coupon book replacement	amounts, or \$5.  The larger of 5% of late payment due, including any past due amounts, or \$15.
	,
Loan extension or modification	\$35
Loan payment by phone (debit/credit card)	\$10/ea.
Payment deferral	\$50/ea.
Skip-A-Payment	\$50/ea.
Insured by NCIIA Legisl House	

Insured by NCUA | Equal Housing Opportunity