

Schedule of Fees & Charges

Effective July 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 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	
High Rate Money Market	FREE
Minimum balance to open	\$100
Money Market Advantage	FREE
Minimum balance to open	\$100
Minimum required balance to earn dividends	\$2,500
Individual Retirement Accounts (IRAs)	
Transfer to another institution	\$20/ea.
Debit/ATM Card	
ATM withdrawals (at non-BluPeak and non-CO-OP [®] ATMs)	\$3/ea.
Balance inquiries (non-BluPeak ATM)	\$2/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	\$10/ea.
Rush card request	\$50/ea.
Safe Deposit Boxes (Annual Rental; Available only at UCSD & Mission Valley Branches)	
3"x5"	\$29
5"x5"	\$45
3"x10"	\$55
6"x10"	\$65
9"x10"	\$100
5"x16"	\$110
Miscellaneous charges related to Safe Deposit Boxes	
Drilling of box	Actual Cost
Key deposit	\$20/box
Key replacement	Actual Cost
Late fee	\$5
Electronic Services	
Bill Pay - Expedited Electronic Payment	\$9.95/ea.
Bill Pay - Overnight check	\$30/ea.
Bill Pay - Monthly service	FREE
Mobile and Text Banking monthly service	FREE
Online and Mobile check deposit monthly service	FREE
Online Banking monthly service	FREE
Online Money Management	FREE
Wire Transfers	
Incoming	\$10/ea.
Outgoing (domestic)	\$35/ea.
Outgoing (foreign) (*Plus third-party processing fees)	\$50/ea.*

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
Locator fee (determine acct. holder address)	\$5/ea.
Notary service (BluPeak documents only)	FREE
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.
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 presentation. 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 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	The larger of 5% of late payment due, including any past due amounts, or \$15.
Loan coupon book replacement	\$25
Loan extension or modification	\$35
Loan payment by phone (debit/credit card)	\$10/ea.
Payment deferral	\$50/ea.
Skip-A-Payment	\$50/ea.

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