

# SCHEDULE of fees



Credit Union *of*  
Southern California  
BUILDING BETTER LIVES®

## PACKAGE DEFINITIONS

<b>Value+</b> .....	Combined savings and loan balances of \$15,000 or more
<b>Value</b> .....	All other Members

## MEMBERSHIP SERVICES

<b>Membership fee</b> .....	\$15*
<b>Re-open Membership</b> .....	\$15*

\*\$10 Membership Par Value, \$5 one-time Membership fee; fee waived with eDocuments.

### Maintenance fee

No monthly service fee will be charged if Member meets any of the following:

- Receives eDocuments
- Has an aggregate savings and loan balance of \$300 or more
- Has account activity within the last 90 days
- Is in the Value+ Package
- Is under 21 years of age

Otherwise, a \$3 monthly fee will be applied to the primary savings account. If the fee is not available in the primary savings account, it will be transferred to the primary savings account from a secondary savings, checking, or money market account.

Value+ .....	<b>FREE</b>
Value .....	\$3/month

<b>Paper Statement Fee</b> .....	\$2
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The fee will be waived for:

- Value+ Members
- Members who are 17 years of age and younger or 64 years of age and better
- Members who have signed up for eDocuments by the last day of the month during the statement period.

Otherwise, a \$2 monthly fee will be applied to the primary savings account. If funds are unavailable in your primary savings account, the fee will be transferred to that account from your secondary savings, checking, or money market account. For Members without a primary savings account, the fee will be applied to your checking account or money market account.

## ACCOUNT SERVICES

<b>Rewards Checking fee</b> .....	\$5/month
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<b>Aspire Checking fee</b> .....	\$15/month
(\$5/month with \$500 direct deposit or 20 debit card swipes/month and have opted in for eDocuments)	

**Holiday Saver withdrawals**—No fees November 1–February 28

Value+ .....	<b>FREE</b>
Value .....	\$25/withdrawal

**Summer Saver withdrawals**—No fees June 1–September 30

Value+ .....	<b>FREE</b>
Value .....	\$25/withdrawal

**Check printing**—Corporate image design

Value+ .....	2 free boxes/year
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**Rush check order** ..... At cost

**CU SoCal Courtesy Pay by check, POS, debit card, ACH, or ATM transaction**

Transaction paid by drawing available balance negative ..... \$29

**Transaction returned NSF** ..... \$29

(Per presentment of each transaction or item)

(Multiple NSF fees may be charged for one single item/debit that has been returned for insufficient funds multiple times)

**Overdraft transfer by check, POS, debit card, ACH, or ATM transaction**

Value+ ..... **FREE**

Value ..... \$7\*

\*Fee is waived for Members using eDocuments. eDocuments include overdraft transfers, CU SoCal Courtesy Pay, insufficient and uncollected funds.

**Stop payment—paper or EFT** ..... \$10

**Remove stop payment** Value+ ..... \$10

Value ..... \$10

**Returned deposit check** ..... \$10/check

**Special handling**

Checks printed by unauthorized check printer ..... \$3/check

**Temporary checks—Additional order**

One order of 12 checks FREE every 12 months

Value+ ..... **FREE**

Value ..... \$3

**DEBIT CARD SERVICES**

**Card replacement** ..... \$3

**Foreign ATM withdrawals & inquiries**—Surcharge may be imposed at foreign ATMs in addition to CU SoCal ATM fees. Surcharges will be disclosed at the ATM. Value+ ..... **FREE**

Value ..... \$1.50

**CU SoCal Courtesy Pay debit card, POS, or ATM transaction**

Transaction paid by drawing available balance negative ..... \$29

**Rush order card** ..... At cost

**CO-OP ATM withdrawals** ..... **FREE**

**ATM Adjustments** ..... At cost



**TELLER SERVICES**

**CU Check/Cashier's Check**

Withdrawals via Phone Banking or Online Banking are exempt from the \$3 charge  
Value+ ..... **FREE**  
Value ..... \$3/check

**MISCELLANEOUS SERVICES**

**Copies**

Account statement/history  
Value+ ..... **FREE**  
Value ..... \$3/account

Cashiers' Check  
Value+ ..... **FREE**  
Value ..... \$3/copy

Deposit Check  
Value+ ..... **FREE**  
Value ..... \$3/copy

**Copy, paid check**—First 2 per statement cycle are free (12 month maximum); free at Online Banking  
Value+ ..... \$3/check  
Value ..... \$3/check

**Legal process**—Subpoena, levy, attachment  
1 hour minimum ..... \$20/hour

**Loan payment returned NSF** ..... \$29  
(Per presentment of each transaction or item)  
(Multiple NSF fees may be charged for one single item/debit that has been returned for insufficient funds multiple times)

**Mail to Member**  
Certified ..... **FREE**  
Overnight ..... At cost  
Express ..... At cost

**Notary Service** ..... 3 free/day  
then \$15/signature

**Outgoing Wire**

Domestic  
Value+ ..... **FREE**  
Value ..... \$20

**Reconcile statement**

Per hour or per statement—whichever is less ..... \$20

**Savings/loan research, record recovery** ..... \$20/hour

**Stop payment**—Cashier's Check ..... \$10/check

We are pleased to provide you with this Schedule of Fees to show the competitiveness of our fee structure. This Schedule of Fees is part of the contract for your account with us. For other terms and conditions of your account, please see "About Your Credit Union Accounts." The Schedule of Fees is subject to change without notice or as otherwise provided by law.

Fees may differ through Shared Branch Network locations.



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## CONTACT US

### MEMBER CARE CENTER

866 CU SoCal | 866.287.6225 toll-free  
562.698.8326 local

Monday-Friday 9 a.m.-6 p.m.

Saturday 9 a.m.-1 p.m.

CUSoCal.org | info@CUSoCal.org

### ONLINE BANKING

CUSoCal.org/Login

### MOBILE BANKING

Download our mobile app for your  
Apple® or Android™ device



### SHARED BRANCH LOCATIONS

CUSoCal.org/Branches

CU SoCal Mobile App

888.287.9475



### ATM LOCATIONS

CUSoCal.org/ATMs

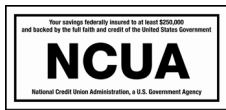
CU SoCal Mobile App

Text your zipcode to 91989



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**Federally insured by NCUA**