PACKAGE DEFINITIONS

<table>
<thead>
<tr>
<th>Value+</th>
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<tbody>
<tr>
<td>$15*</td>
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*Membership fee

- Membership fee: $15*
- Re-open Membership: $15*

*$10 Membership Par Value, $5 one-time Membership fee; fee waived with eStatements

Membership fee

- No monthly service fee will be charged if Member meets any of the following:
  - Receives eStatements
  - 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+:
  - FREE
  - $3/month

Paper Statement Fee

- 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 eStatements 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

Rewards Checking fee: $5/month

Holiday Saver withdrawals—No fees November 1–February 28

- Value+:
  - FREE
- Value: $25/withdrawal

Summer Saver withdrawals—No fees June 1–September 30

- Value+:
  - FREE
- Value: $25/withdrawal

Check printing—Corporate image design

- Value+:
  - 2 free boxes/year
- Value:
  - At cost
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

Overdraft transfer by check, POS, debit card, ACH, or ATM transaction
Limit 6 per month from Savings per Regulation D
Value+ ............................................................................................................. FREE
Value ................................................................................................................. $7*

*Fee is waived for Members using eNotices. eNotices 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

<table>
<thead>
<tr>
<th>Type</th>
<th>Value+</th>
<th>Value</th>
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<tbody>
<tr>
<td></td>
<td>FREE</td>
<td>$3/check</td>
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**Money Order**

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<th>Value</th>
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<tbody>
<tr>
<td></td>
<td>FREE</td>
<td>$3/money order</td>
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### MISCELLANEOUS SERVICES

**Copies**
Account statement/history

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<tbody>
<tr>
<td></td>
<td>FREE</td>
<td>$3/account</td>
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Cashiers’ Check

<table>
<thead>
<tr>
<th>Type</th>
<th>Value+</th>
<th>Value</th>
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<tbody>
<tr>
<td></td>
<td>FREE</td>
<td>$3/copy</td>
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Deposit Check

<table>
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<tr>
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<tbody>
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<td></td>
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<td>$3/copy</td>
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**Copy, paid check**—First 2 per statement cycle are free (12 month maximum); free at Online Banking

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<td></td>
<td>$3/check</td>
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Legal process—Subpoena, levy, attachment

1 hour minimum ................. $20/hour

**Loan payment returned NSF** ......................................................... $29

Mail to Member

<table>
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</thead>
<tbody>
<tr>
<td></td>
<td>FREE</td>
<td>At cost</td>
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</table>

Notary Service

3 free/day then $15/signature

**Outgoing Wire**

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<th>Value</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>FREE</td>
<td>$20</td>
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</table>

**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.
MEMBER CARE CENTER
Mon.-Fri., 9 a.m.-6 p.m., Sat. 9 a.m.-1 p.m.

866 CU SoCal (866.287.6225) toll-free
562.698.8326 local
714.990.5492 fax

PHONE BANKING
Free 24-hour account access
800.249.2328 toll-free
562.945.2214 local

MAIL
P.O. Box 200 • Whittier, CA 90608

EMAIL
info@CUSoCal.org

MOBILE BANKING
Download our mobile app for your Apple®
or Android® device

WEBSITE
CUSoCal.org

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ATM LOCATIONS
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Text your zip code to 91989