

SCHEDULE of fees



Credit Union *of*
Southern California
BUILDING BETTER LIVES®

PACKAGE DEFINITIONS

Value+	Combined savings and loan balances of \$15,000 or more
Value	All other Members

MEMBERSHIP SERVICES

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

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

Maintenance 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
Value	\$3/month

Rewards Checking fee	\$5/month (Effective 7/1/18)
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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

ACCOUNT SERVICES

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 account negative..... \$29

Transaction returned NSF..... \$29

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

ATM 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 account 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 PhoneTeller or Home Banking are exempt from the \$3 charge	
Value+	FREE
Value	\$3/check
Money Order	
Value+	FREE
Value	\$3/money order



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 Home Banking

Value+ \$3/check

Value \$3/check

Legal process—Subpoena, levy, attachment

1 hour minimum \$20/hour

Loan payment returned NSF \$29

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

Paper Statement Fee \$2

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.

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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TELEPHONE SERVICE CENTER

Mon.-Fri., 9 a.m.-6 p.m., Sat. 9 a.m.-1 p.m.

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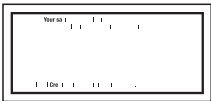


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Visit CU SoCal.org



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