



Credit Union of  
Southern California  
BUILDING BETTER LIVES®

### 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



@CUSOCAL

### CU SOCIAL BRANCH LOCATIONS & HOURS

Visit CUSoCal.org

Download free app



### SHARED BRANCH LOCATIONS

CUSoCal.org

CU SoCal Mobile App

888.287.9475

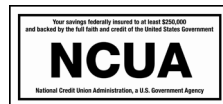
### ATM LOCATIONS

CUSoCal.org/ATMs

CU SoCal Mobile App

866 CU SoCal (866.287.6225)

Text your zip code to 91989



Federally insured by NCUA



# SCHEDULE of fees



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**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

**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.

**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 account 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 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 Phone Banking or Online 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

**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.