

ADDENDUM TO THE ABOUT YOUR CREDIT UNION ACCOUNTS AGREEMENT, YOUR TRUTH IN SAVINGS DISCLOSURE

*Please read this Addendum completely and retain it with your personal records. All agreements and disclosures shall be construed in accordance with the provisions of applicable federal laws, the laws of the State of California, including the California Uniform Commercial Code (UCC), and other applicable rules, except to the extent that this Addendum can and does vary such rules or laws. Share, share draft (“checking”), and Money Market accounts are subject to the requirements below and such other terms and conditions as established by the Board of Directors and as contained in the account agreements. This Addendum is incorporated by this reference into and becomes a part of the Credit Union of Southern California, a Federal Credit Union (“CU SoCal”)’s About Your Credit Union Accounts Agreement, Your Truth in Savings Disclosure (“Your Truth in Savings Disclosure”). This Addendum becomes **effective April 1, 2026. All other terms and conditions of Your Truth in Savings Disclosure, as amended, remain in force.***



WHAT IS CHANGING:

The monthly Rewards Checking Fee will increase from \$5 to \$7 per month. The minimum amount to open a Rewards Checking is \$25, and the minimum daily balance to obtain the APY stated in the Rate Schedule is \$0.01.

WHEN IS THE CHANGE:

The change is effective April 1, 2026.

The introductory paragraph and the subsection titled “Minimum Balance and Deposit Requirements,” under the “About Our Rewards Checking Accounts” section, which appears under “About Our Checking Accounts” in Your Truth in Savings Disclosure, have been updated and replaced. The entire section now reads as follows:

→ **About Our Rewards Checking Accounts**

Members with a Rewards Checking Account are eligible for an exclusive bundle of benefits and can earn reward points (CU SoCal Dream Points) on qualifying debit card purchases. Terms and conditions for these benefits will be provided separately upon account opening.

Account Eligibility

To be eligible for a Rewards Checking Account, you must maintain your Credit Union Membership in good standing. If at any time you have an unresolved loss with the Credit Union or your Membership is not in good standing, the Credit Union reserves the right to convert your Rewards Checking Account to a Classic Checking Account.

Rate Information

Our Rewards Checking Account is designated a variable rate account on the Rate Schedule. This rate and yield may change at any time at the Credit Union’s discretion.

You must have a minimum of twelve (12) qualified debit and/or credit card purchases per month. Qualified purchases include posted Signature and/or POS based transactions (ATM transactions not included) posted during the monthly statement cycle to obtain the Annual Percentage Yield as stated on the Rate Schedule which can be found at CUSoCal.org/Rates. If you do not meet the minimum qualifications above, your account will earn the minimum dividend rate as stated on the Rate Schedule. The dividend rate disclosed at the end of each month will be the rate paid to your account during the entire dividend period. Refer to the Rate Schedule for the dividend rates and APY applicable for this account.

Minimum Balance and Deposit Requirements

The minimum required for you to open a Rewards Checking Account is \$25. You must maintain a minimum daily balance of \$0.01 in this account to obtain the APY stated on the Rate Schedule. If the balance in this account falls below the minimum, dividends will not accrue for the dividend period.

A monthly service fee will be assessed on the last day of each month as set forth in our Schedule of Fees.

The subsection titled "Minimum Balance and Deposit Requirements," under the "About Our Classic Checking Accounts" section, which appears under "About Our Checking Accounts" in Your Truth in Savings Disclosure, has been updated and replaced. The entire section now reads as follows:

→ **About Our Classic Checking Accounts**

The Classic Checking Account is a non-dividend earning account.

Minimum Balance and Deposit Requirements

The minimum required for you to open a Classic Checking Account is \$25.

The subsection titled "Minimum Balance and Deposit Requirements," under the "About Our Regular Certificate Accounts" section, which appears under "About Our Certificate Accounts" in Your Truth in Savings Disclosure, has been updated and replaced. The entire section now reads as follows:

→ **About Our Regular Certificate Accounts**

Our Regular Certificate Account is offered with terms ranging from one (1) month to sixty (60) months.

Minimum Balance and Deposit Requirements

The minimum required for you to open a one-month Certificate Account is \$7,500. All other Certificate Account terms require a minimum deposit of \$500. You must maintain a minimum daily balance of \$7,500 in a one-month certificate, and \$500 in all other certificates to obtain the APY stated on the Rate Schedule and to avoid closure.

FOR MORE INFORMATION

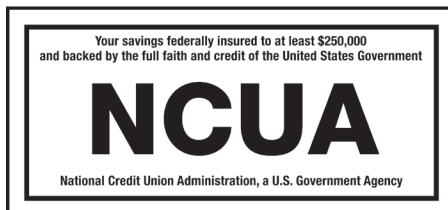
For a complete list of CU SoCal's current fees and account terms, please visit CUSoCal.org or call us at 866.287.6225.

Thank you for your continued membership with CU SoCal.



Credit Union of
Southern California
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CONTACT US

MEMBER CARE CENTER

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866 CU SoCal | 866.287.6225

Monday-Friday 9 a.m.-6 p.m.
Saturday 9 a.m.-1 p.m.

CUSoCal.org | Support@CUSoCal.org

Visit CUSoCal.org to use our 24/7 chat feature "Cali"

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

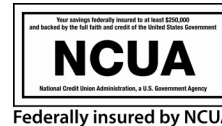


ATM LOCATIONS

CUSoCal.org/Branches
CU SoCal Mobile App
Text your zipcode to 91989



CU SoCal Routing Number: 322283796



FS-004 | April 2026

SCHEDULE of Fees

EFFECTIVE APRIL 1, 2026



Credit Union of
Southern California
A FEDERAL CREDIT UNION

REWARDS+ LOYALTY DEFINITIONS & BENEFITS**(Effective April 1, 2026)****Qualifications**

Rewards Checking in addition to three of the criteria listed below:

- 12 qualified debit and/or credit card purchases per month. Qualified purchases include posted Signature and/or POS based transactions. (ATM transactions not included.)
- At least \$750 monthly direct deposit
- \$25,000 average daily balance
- A vehicle loan
- Any mortgage loan (first trust deed, HELOC, or home equity loan)

Benefits

- Rewards Checking fee (\$7) waived monthly
- Waived foreign ATM transaction fees (\$2.50)
- Waived overdraft transfer fee from savings account to avoid NSF (\$7)
- .25% rate reduction on vehicle loans
- Higher interest rates on Soar Money Market and Share Certificates
- 10% annual bonus on CU SoCal Debit Card Dream Points for every month you qualify for Rewards+
- 1 free box of checks/year (corporate image design)

MEMBERSHIP SERVICES**Membership Fee** \$15***Re-open Membership** \$15*

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

Maintenance Fee \$3/month

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 under 21 years of age

Otherwise, the 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.

Paper Statement Fee \$2/month

The fee will be waived for:

- 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.
- Accounts with an Aspire Checking Account.

Otherwise, the 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** \$7/month**Aspire Checking fee** \$5/month**Holiday Saver withdrawals**..... \$25/withdrawal
No fees November 1–February 28**Summer Saver withdrawals**..... \$25/withdrawal
No fees June 1–September 30**Check printing**—Corporate image design
Rewards+ 1 free box/year**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[†][†]Fee is waived for Aspire Checking Accounts for transactions of \$100 or less.**Transaction returned NSF** \$29[‡][‡] Fee is waived for accounts with an Aspire Checking Account.**Overdraft transfer by check, POS, debit card, ACH, or ATM transaction** \$7[^][^]Fee is waived for Members using eDocuments. eDocuments include overdraft transfers, CU SoCal Courtesy Pay, insufficient and uncollected funds. Fee is also waived for overdraft transfers from any designated CU SoCal account(s) to an Aspire Checking Account.**Stop payment—paper or EFT** \$10**Remove stop payment** \$10**Special handling**

Checks printed by unauthorized check printer \$3/check

Temporary checks—Additional order

One order of 12 checks FREE every 12 months \$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. \$2.50**CU SoCal Courtesy Pay debit card, POS, or ATM transaction**Transaction paid by drawing available balance negative \$29[†][†]Fee is waived for Aspire Checking Accounts for transactions of \$100 or less.**Rush order card** At cost**CO-OP ATM withdrawals**..... **FREE****MISCELLANEOUS SERVICES****CU Check/Cashier's Check**..... \$3/check
Withdrawals via Phone Banking or Online Banking are exempt from the \$3 charge.**TELLER SERVICES****Copies**

Account statement/history \$3/account

Cashiers' Check \$3/copy

Deposit Check \$3/copy

Copy, paid check—First 2 per statement cycle are free (12 month maximum); free at Online Banking \$3/check**Legal process**—Subpoena, levy, attachment

1 hour minimum \$20/hour

Mail to MemberCertified **FREE**

Overnight At cost

Express At cost

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

Domestic \$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.