



Credit Union of  
Southern California  
A FEDERAL CREDIT UNION

## CONTACT US

### MEMBER CARE CENTER

562.698.8326  
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

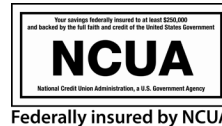


### ATM LOCATIONS

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



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**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<sup>†</sup><sup>†</sup>Fee is waived for Aspire Checking Accounts for transactions of \$100 or less.**Transaction returned NSF** ..... \$29<sup>‡</sup><sup>‡</sup> Fee is waived for accounts with an Aspire Checking Account.**Overdraft transfer by check, POS, debit card, ACH, or ATM transaction** ..... \$7<sup>^</sup><sup>^</sup>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<sup>†</sup><sup>†</sup>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 Member**  
Certified ..... **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.