



CONTACT US

MEMBER CARE CENTER

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

CUSoCal.org | Support@CUSoCal.org

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CU SoCal Routing Number: 322283796



SCHEDULE of Fees



LOYALTY DEFINITIONS & BENEFITS

(Effective April 12, 2023)

Rewards+

Qualifications

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

- 12 qualified debit card purchases per month (Qualified purchases include posted Signature and/or POS based transactions, ATM transactions not included)
- \$750 total 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 (\$5) 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
- 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; 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 \$5/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 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.