

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

Paper Statement Fee	\$2
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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
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Aspire Checking fee	\$15/month
(\$5/month with \$500 direct deposit or 20 debit card swipes/month and have opted in for eDocuments)	

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
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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
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 available balance 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 Online Banking

Value+	\$3/check
Value	\$3/check

Legal process—Subpoena, levy, attachment

1 hour minimum	\$20/hour
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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.



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CONTACT US

MEMBER CARE CENTER

866 CU SoCal | 866.287.6225 toll-free
562.698.8326 local

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

CUSoCal.org | info@CUSoCal.org

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888.287.9475



ATM LOCATIONS

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



CUSoCal.org | info@CUSoCal.org



