



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

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EMAIL

info@CUSoCal.org

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888.287.9475

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866 CU SoCal (866.287.6225)

Text your zip code to 91989



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.