

Schedule of Fees and Charges

Effective: May 5, 2024



Orange County's Credit Union Membership

A one-time, non-refundable \$5 Membership Fee is needed to join Orange County's Credit Union.

Relationship Rewards Program provides Members benefits and perks based on the following combined household balance on loans and/or deposit accounts¹:

- Patron Rewards Level: \$4,999 or less
- Premier Rewards Level: \$5,000–\$49,999
- Platinum Rewards Level: \$50,000 and above, or Membership of at least 20 years

Free Member Benefits

24-Hour Telephone Banking	Member-Written Check Copies via Online Banking
\$2,000 Accidental Death & Dismemberment Insurance - by Enrollment	Mobile Deposit ²
Coin Counting Machines	Notary Services for Credit Union Documents ³
Mailed Debit/ATM Card Replacement	Online and Mobile Banking with Bill Payment ²
eStatements	Specially-Priced Tickets for Amusement Parks, Sport Events, and More ⁴
Merchant Receipt Copies for Debit Mastercard [®] Transactions	

Checking

	Fee	Fee Waivers
Basic Checking	\$6 per month	Waived with average daily balance of \$350, or direct deposit, or Premier and Platinum Rewards Levels, or Members age 62 or over
Interest Checking	\$8 per month	Waived with average daily balance of \$1,400, or direct deposit, or Premier and Platinum Rewards Levels, or Members age 62 or over
Plus Checking	\$10 per month	Waived with direct deposit, or eight qualifying debit card purchases per calendar month, or Premier and Platinum Rewards Levels, or Members age 62 or over
Access Checking	\$5 per month	

Savings

	Fee	Fee Waivers
Savings	\$0 per month	
Money Market	\$9 per month	Waived with average daily balance of \$2,500 or Platinum Rewards Level
Money Market Returned Check (Over 6 per month)	\$25 per item	

ATM & Debit Mastercard[®]

	Fee	Fee Waivers
ATM Withdrawal or Transfer Transaction at Non-OCCU/Non-CO-OP ATMs ⁵	\$1.50 per transaction	Free for Platinum Rewards Level Up to four free per month for Premier Rewards Level
Debit Mastercard Currency Conversion Rate ⁶	0.20%	
Debit Mastercard Cross-Border ⁶	0.90%	
Debit Card Replacement (Instant Issue)	\$10 per card	Up to two free per calendar year

Business Services

	Fee	Fee Waivers
Business Checking	\$10 per month	Waived with average daily balance of \$1,500 or with an outstanding business loan balance of \$50,000 or more
Business Checking Transaction		
First 200 transactions per month	Free	
Additional transactions (201–399) per month	\$0.25 per transaction	
Additional transactions (400+) per month	\$0.50 per transaction	
Business Savings	\$5 per month	Waived with average daily balance of \$500 or with presence of Business Checking account

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Business Services (Continued from previous page) Fee Fee Waivers

Business Money Market	\$9 per month	Waived with average daily balance of \$2,500
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Business Money Market Returned Check (Over six per month)	\$25 per item	
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General Fees & Charges Fee Fee Waivers

Copy of Statement and Member-Written Check, Deposited Item, or Cashier's Check	\$2 per item	Free for Platinum Rewards Level
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Cashier's Check	\$5 per check	Up to four free per month per Membership Free for Platinum Rewards Level
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Check Order	Varies	Two free boxes of Credit Union custom design per year
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Escheat Notice Fee ⁷	\$2 per notice	Waived for Members under 18 years of age
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Uncollectable Returned Deposited Item (Deposit, loan payment, ACH, etc.) ⁸	\$18 per presentment	
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Legal Process (Tax lien, garnishment, etc.) <i>non-refundable</i>	\$50 per notice	
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Inactivity Fee ⁷ (after 12 months of inactivity)	\$2 per month per checking account	Waived for Access Checking and Pacific Checking accounts
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IRS Penalty—Backup Withholding	\$50	
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Notary Service (Not available for real estate documents)	\$10 per signature	Free for Credit Union documents Free for Platinum Rewards Level
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Paper Statement	\$2 per mailed statement	Waived for non-business Memberships under 18 years of age and age 62 and over Free for Platinum Rewards Level
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Real Estate Loan Reconveyance	\$45 per reconveyance	
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Research & Reconciliation	\$25 per hour (1 Hour Min.)	Free for Platinum Rewards Level
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Stop Payment	\$23 per item	Free if done online or through Telephone Banking Free for Platinum Rewards Level
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Outgoing Wire Transfer—Domestic	\$25 per wire transfer	Free for Platinum Rewards Level
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Courtesy Pay Non-Sufficient Funds (NSF)⁹ Fee

ACH Returned Item ^{8,10}	\$29 per presentment	
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NSF/Courtesy Pay Overdraft Program ^{8,10}	\$29 per presentment	
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NSF Bill Pay Fee ^{8,10}	\$29 per presentment	
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This document supersedes all previous fee schedules or brochures. For more information, please refer to the Account Agreement, Truth-In-Savings, and Electronic Funds Transfer Disclosure Agreement, Relationship Rewards Program, and Business Agreement and Disclosure Agreement. Schedule of Fees and Charges' terms and conditions are subject to change.

Better-Than-Free Checking (no monthly fee). No longer offered as a new account.

Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated, used pursuant to a license. Relationship Rewards Program is not offered for commercial/business Memberships. Combined household balances on loans and/or deposit accounts are reviewed at least annually for rewards level determination, and increased or decreased, as warranted. Household consists of Members of Orange County's Credit Union with the same primary address listed on their respective Memberships. Refer to the Relationship Rewards Program on our website for additional details and requirements. Additional terms, conditions, and restrictions apply.

⁷Mobile and data rates may apply.

⁸Not available for real estate documents.

⁴Discount tickets only available to Orange County's Credit Union Members. Visit www.orangecountyscu.org/discounts for more details.

⁵When an ATM not owned by the Credit Union is used, a fee may be charged by the operator or any network used, and you may be charged a fee for balance inquiries even if the transfer is not completed.

⁶Multiple fees may be charged if you execute multiple transactions. Transactions completed by merchants located outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

⁷Fee assessed to accounts with primary addresses located in California.

⁸In the event an item is presented multiple times for payment, a fee may be applied after each presentment.

⁹Courtesy Pay is not available for Plus Checking and Access Checking Accounts, which are not subject to Non-Sufficient Funds Fees. Plus Checking overdraft line of credit is subject to interest rate based on rates.

¹⁰Orange County's Credit Union charges a Courtesy Pay or Non-Sufficient Available Funds (NSF) fee when the available balance in your account or overdraft source is not enough to cover a transaction. Your account may be charged a fee each time a transaction is presented for payment, even if the same transaction is presented for payment multiple times whether paid or returned unpaid. Courtesy Pay Fee Limit: A maximum of 3 fees per day that exceed the available balance in your account. Items paid over 3 per day that exceed the available balance in your account will be paid and no fee will be assessed. We will not charge a Courtesy Pay Overdraft Fee if your account balance is overdrawn by \$5 or less.

Contact Us

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