



**ORANGE COUNTY'S
CREDIT UNIONSM**

with you all the wayTM

SCHEDULE OF FEES AND CHARGES

Effective: February 1, 2010

The following are exempt from fees and charges as noted:

**A = Platinum Members (includes Memberships
20 years or longer)**

B = Premier Members

C = Minors, 17 and younger

X = Members age 62 or better

Please call for qualifying information.

ATM & DEBIT MASTERCARD

ATM Card or Debit Card replacement	\$5.00
ATM Withdrawal or Transfer Transaction, at Non-OCCU ATMs & outside the 28,000 free CO-OP ATM network (A, Free) (B, 4 Free per month)	\$1.50
ATM Balance Inquiry at Non-OCCU ATMs & outside the 28,000 free CO-OP ATM network (A, Free)(B, 2 Free per month)	\$0.50
ATM Deposit Adjustment	\$7.00
Debit MasterCard sales receipt copy	\$7.00
Debit MasterCard Int'l Currency Conversion Pass Through Fee.....	1%

CHECKING

Check Copies, Member written checks, up to 24 copies per year	FREE
\$2 for additional copies online	FREE
Check Orders - A or with Direct Deposit	FREE
Check Orders - X.....	LIMITED SUPPLY FREE
Check Orders - B, 50% discount	
Checking Accounts - All checking accounts with direct deposit.....	FREE
E-Check View - Paid personal checks.....	FREE
Stop Payment - Actionline or Online	FREE
Checking Accounts - Basic Checking, monthly service fee waived with minimum average daily balance of \$750 or direct deposit (A, B, X) .	\$6.00
Checking Accounts - Interest Checking, monthly service fee waived with minimum average daily balance of \$1400 or direct deposit (A, B, X).....	\$8.00
Checking Accounts - High Rate Interest Checking, monthly service fee waived with minimum average daily balance of \$25,000 or direct deposit (A, B, X).....	\$11.00
Checks, Temporary (16 checks) (A).....	\$5.00
Non Sufficient Available Funds - Checks, ATM, Point of Sale, Debit MasterCard, Automatic Debits, etc. (each, whether paid or returned unpaid)	\$29.00
Online Bill Payment Monthly Fee	FREE
If not used for 90 Consecutive Days.....	\$4.95
Overdraft, Checking - Transfer from savings (A).....	\$4.00
Overdraft, Checking - Transfer from PAL advance (A).....	\$4.00
Stop Payment of all check types and electronic payments (A).....	\$23.00
Stop Payment of all check types and electronic payments (Revoked) (A)	\$23.00

GENERAL

Address Correction (from USPS) (A)	\$2.00
Copy of Credit Union issued Corporate or Cashier Check.....	\$4.00
Credit Union-Drawn Check in excess of one per visit (A)	\$4.00
Deposited items returned as uncollectable (Deposits, Loan Payments, ACH, etc.).....	\$18.00
Deposits of Coin (A, C).....	8.9%
Escheat Dormant Account Notice.....	\$2.00
Gift Card by American Express (A)	\$3.95
Gift Cheques (each)(A)	\$2.50
Individual Retirement Account - Close or Transfers before mandatory disbursements	\$25.00
Legal Process to comply with levies, tax liens, subpoenas, etc (per form).....	\$50.00
Membership, non-refundable one time upon joining	\$10.00
Money Market Account (Regular and Optimum Plus) minimum average daily balance of \$2,500 or monthly service fee (A)	\$9.00
Money Market Account (Regular and Optimum Plus) - checks returned over six (6) per month limit (each)	\$25.00
Non Sufficient Available Funds - Checks, ATM, Point of Sale, Debit MasterCard, Automatic Debits, etc. (each, whether paid or returned unpaid)	\$29.00
Notary Services, per signature (A) (No charge for Credit Union documents).....	\$10.00
Pay by Phone, loan payments from other Financial Institution's checking accounts	\$5.00
Real Estate Loan Reconveyance Fee.....	\$45.00
Research and Reconciliation (1 hour minimum - \$25.00/hr)(A - 2 free per year)	\$25.00
Savings Service Charge - Less than \$500 per household with one share account only (per month)(A, B, C, X).....	\$5.00
Statement Copies (A)	\$3.00
Stop Payment of all check types and electronic payments (A).....	\$23.00
Free if done via Online or Telephone Banking	
Stop Payment of all check types and electronic payments (Revoked) (A)	\$23.00
Travelers Cheques (A).....	1% of Purchase
Verification of Account from another institution (A)	\$8.00
Wire Transfers - Outgoing (A).....	\$20.00
Wire Transfers - International Outgoing (A - one free per month).....	\$35.00

VIDA PROSPERA PROGRAM

Cuenta Fresca Checking - Introductory Checking, monthly service fee waived with direct deposit.....	\$10.00
Cuenta Madura Checking - Interest Checking, monthly service fee waived with minimum average daily balance of \$500, direct deposit, or active loan.....	\$10.00

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This disclosure supersedes all previous fee schedules or brochures.