

# Schedule of Fees and Charges

Effective: February 10, 2025



## 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 accounts<sup>1</sup>:

- 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 <sup>2</sup>
Coin Counting Machines	Notary Services for Credit Union Documents <sup>3</sup>
Mailed Debit/ATM Card Replacement	Online and Mobile Banking with Bill Payment <sup>2</sup>
eStatements	Specially-Priced Tickets for Amusement Parks, Sport Events, and More <sup>4</sup>
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	
Money Market	\$9 per month	Waived with average daily balance of \$2,500 or Platinum Rewards Level

## Savings

	Fee	Fee Waivers
Savings	\$0 per month	

## ATM & Debit Mastercard®

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

## Courtesy Pay Program

	Fee	Fee Waivers
Courtesy Pay Dollar limit: \$250. Eligible Checking Accounts: Basic, Interest, and Pacific Checking Accounts		
Courtesy Pay	\$29 per presentment	Waived if your available account balance is overdrawn by \$5 or less. Maximum 3 Courtesy Pay fees per checking account per day

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. We may authorize and pay overdraft (and charge the Courtesy Pay fee) for checks, transactions made using your checking account number, automatic withdrawals/ debits, ACH debits, recurring debit card payments, online bill payments, and Digital Banking transfers, ("Standard Courtesy Pay"), unless you opt out of payment of such overdrafts. We do not authorize and pay overdrafts (and charge the Courtesy Pay fee) for ATM and everyday debit card transactions, unless you ask us to ("Extended Courtesy Pay"). For additional information, refer to the Account Agreement, Truth-In-Savings, and Electronic Funds Transfer Disclosure Agreement's Discretionary Overdraft Payments -Courtesy Pay Program and the What You Need to Know about Overdrafts and Overdraft Fees/Extended Courtesy Pay Form.

Better-Than-Free Checking, which is no longer offered as a new account, has no monthly checking fee, and the Courtesy Pay Dollar Limit may be based on the net amount of the most recent payroll direct deposit to this Checking Account not to exceed \$2,500. We may change or remove the limit at any time without prior notice. Courtesy Pay new opt-in option is no longer available for this product.

**Note: Effective March 1, 2025, qualified Eligible Checking Accounts will be automatically enrolled in the Standard Courtesy Pay Program. You may request to opt out from the Standard Courtesy Pay Program by contacting us at (888) 354-6228.**

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Business Services	Fee	Fee Waivers
Business Checking	\$10 per month	Waived with average daily balance of \$1,500 or if you maintain a loan or a line of credit within the same business Membership
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 if you maintain another business account, a loan, or a line of credit within the same business Membership
Business Money Market	\$9 per month	Waived with average daily balance of \$2,500

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
Cashier's Check	\$5 per check	Up to four free per month per Membership Free for Platinum Rewards Level
Check Order	Varies	Two free boxes of Credit Union custom design per year
Escheat Notice <sup>7</sup>	\$2 per notice	Waived for Members under 18 years of age
Legal Process (Tax lien, garnishment, etc.) <i>non-refundable</i>	\$50 per notice	
Inactivity <sup>7</sup> (after 12 months of inactivity)	\$2 per month per checking account	Waived for Access Checking and Pacific Checking
IRS Penalty—Backup Withholding	\$50	
Nonsufficient Funds (NSF) <sup>8</sup>	\$29 per presentment	Waived for Access and Plus Checking Accounts Maximum 3 NSF fees per account each day
Notary Service (Not available for real estate documents)	\$10 per signature	Free for Credit Union documents Free for Platinum Rewards Level
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
Real Estate Loan Reconveyance	\$45 per reconveyance	
Research & Reconciliation	\$25 per hour (1 Hour Min.)	Free for Platinum Rewards Level
Stop Payment	\$23 per item	Free if done online or through Telephone Banking Free for Platinum Rewards Level
Outgoing Wire Transfer—Domestic	\$25 per wire transfer	Free for Platinum Rewards Level

## Contact Us

(888) 354-(OCCU) 6228

info@orangecountyscu.org

P.O. Box 11777 Santa Ana, CA 92711-1777

Orange County's Credit Union, 1701 E. St. Andrew Pl., Santa Ana, CA 92705, [www.orangecountyscu.org](http://www.orangecountyscu.org)

*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.*

*<sup>1</sup>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.*

*<sup>2</sup>Mobile and data rates may apply.*

*<sup>3</sup>Not available for real estate documents.*

*<sup>4</sup>Discount tickets only available to Orange County's Credit Union Members. Visit [www.orangecountyscu.org/discounts](http://www.orangecountyscu.org/discounts) for more details.*

*<sup>5</sup>When 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.*

*<sup>6</sup>Multiple 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.*

*<sup>7</sup>Fee assessed to accounts with primary addresses located in California.*

*<sup>8</sup>Charged for items (e.g., checks, ACH, bill payment) returned unpaid due to insufficient or unavailable funds. In the event an ACH item is represented for payment, in general, the fee will not be charged for the represented ACH item. In the event a check is represented for payment within 30 days from the first time the check was presented, in general, the fee will not be charged for the represented check. There may be exceptions, such as if a merchant misclassifies the represented item; we are not responsible for any fees charged on represented items due to a third party's misclassification of the transaction.*

Federally Insured by NCUA

**ORANGE COUNTY'S CREDIT UNION**  
**NOTICE OF CHANGE TO THE TERMS AND CONDITIONS OF YOUR ACCOUNT**

**Important changes to the terms and conditions of your account** - This is a notice of changes to certain terms and conditions of the Schedule of Fees and Charges and the Account Agreement, Truth-in-Savings, and Electronic Funds Transfers Disclosure Agreement that govern your account(s) with us. **The changes set forth below will take effect on August 7, 2025, unless otherwise indicated.** If you continue to have your account(s) after the effective date, you have accepted, and agreed to, the terms and conditions, as amended. **Please read this notice and retain it for your records.**

**This is not the complete Schedule of Fees and Charges and Account Agreement, Truth-in-Savings, and Electronic Funds Transfers Disclosure Agreement.** For questions, a copy of the entire above-referenced document, or more information, please contact us at (888) 354-6228, Monday to Friday, 8 am to 7 pm and Saturday, 9 am to 2 pm.

**SCHEDULE OF FEES AND CHARGES**

Effective August 7, 2025, the Schedule of Fees and Charges is revised to:

- Remove the fee waivers for Outgoing Wire Transfer-Domestic and Check Order fees.
- Remove the fee waivers for Debit Card Replacement (Instant Issue) fees, and expand such fee to also apply to mailed debit card replacements, as follows:

<b>ATM &amp; Debit Mastercard®</b>	Fee	Fee Waivers
Debit Card Replacement	\$10 per card	

- Remove the fee waivers for Cashier's Check fees, except for one free per month for Platinum Rewards Level.

<b>General Fees &amp; Charges</b>	Fee	Fee Waivers
Cashier's Check	\$5 per check	One free per month for Platinum Rewards Level

- Replace the Notary Service fee waivers for Platinum Rewards Level with reduced fee, as follows:

<b>General Fees &amp; Charges</b>	Fee	Fee Waivers
Notary Service (Not available for real estate documents)	\$10 per signature	Free for Credit Union documents Fee reduced to \$5 per signature for Platinum Rewards Level

- Update the Nonsufficient Funds (NSF) fees' fee waivers to reflect a maximum of five NSF fees per account per day (increased from a maximum of three) and that such fees are waived for Access and Plus Checking Accounts, as follows:

<b>General Fees &amp; Charges</b>	Fee	Fee Waivers
Nonsufficient Funds (NSF) <sup>8</sup>	\$29 per presentment	Waived for Access and Plus Checking Accounts Maximum five NSF fees per account each day

<sup>8</sup>Charged for items (e.g., checks, ACH, bill payment) returned unpaid due to insufficient or unavailable funds. In the event an ACH item is represented for payment, in general, the fee will not be charged for the represented ACH item. In the event a check is represented for payment within 30 days from the first time the check was presented, in general, the fee will not be charged for the represented check. There may be exceptions, such as if a merchant misclassifies the represented item; we are not responsible for any fees charged on represented items due to a third party's misclassification of the transaction.

- Update the Courtesy Pay fees’ fee waivers to reflect a maximum of five Courtesy Pay fees per checking account per day (increased from a maximum of three).
- Update the Courtesy Pay Dollar Limit on Basic, Interest, and Pacific Checking Accounts to state that limit may vary monthly at the Credit Union’s sole discretion, considering factors like the amount of the prior month’s eligible recurring direct deposit transactions such as payroll and other repeating deposits of \$500 or more received in the same Eligible Checking Account.

Courtesy Pay Program	Fee	Fee Waivers
Courtesy Pay	\$29 per presentment	Waived if your available account balance is overdrawn by \$5 or less. Maximum five Courtesy Pay fees per checking account per day

Eligible Checking Accounts	Courtesy Pay Dollar Limit
Basic, Interest, and Pacific Checking Accounts	Limit may vary monthly at the Credit Union’s sole discretion, considering factors like the amount of the prior month’s eligible recurring direct deposit transactions such as payroll and other repeating deposits of \$500 or more received in the same Eligible Checking Account

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. We may authorize and pay overdraft (and charge the Courtesy Pay fee) for checks, transactions made using your checking account number, automatic withdrawals/debits, ACH debits, recurring debit card payments, online bill payments, and Digital Banking transfers (“Standard Courtesy Pay”), unless you opt out of payment of such overdrafts. In addition, we may authorize and pay overdraft (and charge the Courtesy Pay fee) for ATM and everyday debit card transactions (“Extended Courtesy Pay”). Only accounts enrolled in the Standard Courtesy Pay Program are eligible for Extended Courtesy Pay. **You may request to opt out from the Standard and Extended Courtesy Pay by contacting us at (888) 354-6228.**

**For Consumer Accounts Only:** We do not authorize and pay overdrafts (and charge the Courtesy Pay fee) for ATM and everyday debit card transactions, unless you ask us to. For additional information, refer to the Account Agreement, Truth-In-Savings, and Electronic Funds Transfer Disclosure Agreement’s Discretionary Overdraft Payments - Courtesy Pay Program section and the What You Need to Know about Overdrafts and Overdraft Fees/Extended Courtesy Pay Form. **Qualified Basic, Interest, and Pacific Checking Accounts are automatically enrolled in the Standard Courtesy Pay Program.**

Better-Than-Free Checking, which is no longer offered as a new account, has no monthly checking fee, and the Courtesy Pay Dollar Limit may be based on the net amount of the most recent payroll direct deposit to this Checking Account not to exceed \$2,500. We may change or remove the limit at any time without prior notice. Courtesy Pay new opt-in option is no longer available for this product.

## ACCOUNT AGREEMENT, TRUTH-IN-SAVINGS, AND ELECTRONIC FUNDS TRANSFERS DISCLOSURE AGREEMENT

Effective July 7, 2025, to accommodate the replacement of Pay A Person with Zelle® (with a transaction limit of \$500; the daily limit of \$500; and the weekly limit of \$2,500), the ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES section is revised to:

- Update the Digital Banking subsection to remove the last bullet referencing the ability to transfer funds from your account(s) at the credit union to other individual(s) at other financial institution(s) using the Pay a Person transfer service and replace it with:
  - Transfer funds from your account(s) at the credit union via Zelle®. Please refer to the separate Zelle Service Agreement for additional information, including transaction limits.

**ORANGE COUNTY'S CREDIT UNION**  
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**This is not the complete Schedule of Fees and Charges and the Business Agreement and Disclosure Agreement.** For questions, a copy of the entire above-referenced documents, or more information, please contact us at (888) 354-6228, Monday to Friday, 8 am to 7 pm and Saturday, 9 am to 2 pm.

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- Remove the fee waivers for Outgoing Wire Transfer-Domestic and Check Order fees.
- Remove the fee waivers for Debit Card Replacement (Instant Issue) fees, and expand such fee to also apply to mailed debit card replacements, as follows:

<b>ATM &amp; Debit Mastercard®</b>	Fee	Fee Waivers
Debit Card Replacement	\$10 per card	

- Remove the fee waivers for Cashier's Check fees, except for one free per month for Platinum Rewards Level.

<b>General Fees &amp; Charges</b>	Fee	Fee Waivers
Cashier's Check	\$5 per check	One free per month for Platinum Rewards Level

- Replace the Notary Service fee waivers for Platinum Rewards Level with reduced fee, as follows:

<b>General Fees &amp; Charges</b>	Fee	Fee Waivers
Notary Service (Not available for real estate documents)	\$10 per signature	Free for Credit Union documents Fee reduced to \$5 per signature for Platinum Rewards Level

- Update the Nonsufficient Funds (NSF) fees to a maximum of five NSF fees per account per day (increased from a maximum of three), as follows:

<b>General Fees &amp; Charges</b>	Fee	Fee Waivers
Nonsufficient Funds (NSF) <sup>8</sup>	\$29 per presentment	Waived for Access and Plus Checking Accounts Maximum five NSF fees per account each day

<sup>8</sup>Charged for items (e.g., checks, ACH, bill payment) returned unpaid due to insufficient or unavailable funds. In the event an ACH item is represented for payment, in general, the fee will not be charged for the represented ACH item. In the event a check is represented for payment within 30 days from the first time the check was presented, in general, the fee will not be charged for the represented check. There may be exceptions, such as if a merchant misclassifies the represented item; we are not responsible for any fees charged on represented items due to a third party's misclassification of the transaction.

- Include Business Checking Accounts as an Eligible Checking Account on the Courtesy Pay Program with a Courtesy Pay Dollar Limit of \$500. **Qualified Business Checking Accounts will be automatically enrolled in the Standard and Extended Courtesy Pay Program. You may request to opt out of the Courtesy Pay Program by contacting us at (888) 354-6228.**
- Update the Courtesy Pay Program section to reflect the following:

Courtesy Pay Program	Fee	Fee Waivers
Courtesy Pay	\$29 per presentment	Waived if your available account balance is overdrawn by \$5 or less. Maximum five Courtesy Pay fees per checking account per day

  

Eligible Checking Accounts	Courtesy Pay Dollar Limit
Business Checking Account	\$500

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. We may authorize and pay overdraft (and charge the Courtesy Pay fee) for checks, transactions made using your checking account number, automatic withdrawals/debits, ACH debits, recurring debit card payments, online bill payments, and Digital Banking transfers ("Standard Courtesy Pay"), unless you opt out of payment of such overdrafts. In addition, we may authorize and pay overdraft (and charge the Courtesy Pay fee) for ATM and everyday debit card transactions ("Extended Courtesy Pay"). Only accounts enrolled in the Standard Courtesy Pay Program are eligible for Extended Courtesy Pay. **You may request to opt out from the Standard and Extended Courtesy Pay by contacting us at (888) 354-6228.**

**For Business Checking Accounts Only: Qualified Business Checking Accounts are automatically enrolled in both the Standard and Extended Courtesy Pay Program.** For additional information, refer to the Business Agreement and Disclosure Agreement's Discretionary Overdraft Payments - Courtesy Pay Program – Business section.

## BUSINESS AGREEMENT AND DISCLOSURE AGREEMENT

Effective August 7, 2025:

The TERMS AND CONDITIONS OF YOUR ACCOUNT section is revised to:

- Update the Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees':
  - ▶ Overdrafts subsection to remove the last two sentences.
  - ▶ Signature Debit Card Transactions subsection to revise the last paragraph to read as follows:  
 "If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or Courtesy Pay fee according to our NSF or Courtesy Pay fee policy, which may result in one or more Courtesy Pay or NSF fees. The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees."
- Update the Statements' "Errors relating to electronic funds transfers or substitute checks" subsection to remove the subsection title and the first two sentences immediately following the title.

The DISCRETIONARY OVERDRAFT COURTESY PAY PROGRAM section is revised to:

- Update the section's title to read "DISCRETIONARY OVERDRAFT PAYMENTS COURTESY PAY PROGRAM - BUSINESS."
- Update the "Discretionary overdraft payments" subsection to remove the second paragraph's third sentence.
- Update the "Less costly alternatives" subsection's second to last sentence to read as "Under a line of credit, you could automatically borrow funds on the line of credit and have them transferred to your checking account as needed to avoid overdrafts."
- Update the "Categories of Transactions" subsection to read as follows:  
 "The categories of transactions for which a Courtesy Pay fee may be imposed are those by any of the following means: checks, transactions made using your checking account number, automatic withdrawals/debits, ACH debits, debit card payments, online bill payments, and Digital Banking transfers."
- Update the "Circumstances Under Which We Wouldn't Pay" subsection's second sentence to read as follows:  
 "However, we are less likely to pay if the member's account is a new account or is not in good standing, or the member is not depositing regularly, or member's checking account(s) balance(s) remains overdrawn/negative for more than thirty (30) consecutive calendar days, or the member is in default on any obligation(s) they have with the Credit Union, or the member has too many overdrafts or the transaction will overdraw the account by more than the total amount covered by the discretionary overdraft payments service as disclosed in the schedule of fees and charges."