

Schedule of Fees and Charges

Effective: May 9, 2022



Orange County's Credit Union Membership

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

Platinum Rewards Level: Loans/Deposits of \$50,000+ or 20-Year Membership

Premier Rewards Level: Loans/Deposits of \$5,000 to \$49,999

Free Member Benefits

24-hour Telephone Banking	Merchant Receipt Copies for Debit Mastercard® Transactions
\$2,000 Accidental Death & Dismemberment Insurance - By Enrollment	Member Written Check Copies via Online Banking
Auto-Buying Concierge Service (Autoland)	Mobile Deposit ¹
Coin Counting Machines	Notary Services for Credit Union Documents ²
Debit/ATM Card Replacement	Online and Mobile Banking with Bill Payment ¹
eStatements	Specially-Priced Disneyland®, Knott's Berry Farm®, and Angels™ Baseball Tickets ³

¹Mobile and Data rates may apply.

²Excludes Real Estate Documents.

³Discount tickets only available to Orange County's Credit Union Members. Visit www.orangecountyscu.org/discounts for more details.

Additional Free Benefit

Consultation with an Orange County's Retirement & Investment Services Representative

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Orange County's Credit Union and Orange County's Retirement & Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Orange County's Retirement & Investment Services, and may also be employees of Orange County's Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Orange County's Credit Union or Orange County's Retirement & Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Checking

	Fee	Exemptions
Better-Than-Free Checking	\$0	Free with Direct Deposit
Basic Checking	\$6	Waived with Average Daily Balance of \$350, Direct Deposit, or for Premier and Platinum Rewards Levels or Members age 62 or better
Interest Checking	\$8	Waived with Average Daily Balance of \$1,400 or Direct Deposit, or for Premier and Platinum Rewards Levels, or Members age 62 or better

Savings

	Fee	Exemptions
Savings	\$0	
Money Market	\$9	Waived with \$2,500 Average Daily Balance or for Platinum Rewards Level
Money Market Returned Check (Over 6 per month)	\$25	

ATM & Debit Mastercard®

	Fee	Exemptions
ATM Withdrawal or Transfer Transaction at Non-OCCU/Non-CO-OP ATMs	\$1.50	Free for Platinum Rewards Level 4 Free for Premier Rewards Level
Debit Mastercard Currency Conversion Rate	0.20%	
Debit Mastercard Cross-Border Fee	0.90%	

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.

Business Services

	Fee	Exemptions
Business Checking	\$10	Waived with Average Daily Balance of \$1,500 or with an Outstanding Business Loan Balance of \$50,000 or more
Business Checking Transaction Fees		
First 200 Transactions	Free	
Additional Transactions (201–399)	\$0.25 per transaction	
Additional Transactions (400+)	\$0.50 per transaction	
Business Savings	\$5	Waived with Average Daily Balance of \$500 or with presence of Business Checking account
Business Money Market	\$9	Waived with Average Daily Balance of \$2,500
Business Money Market Returned Check (Over 6 per month)	\$25	

General Fees & Charges

	Fee	Exemptions
IRA Close/Transfer Before Mandatory Disbursement	\$25	
Copy of Statements and Member Written Checks, Deposited Items, or Cashier's Checks	\$2	Unlimited free for Platinum Rewards Level
Cashier's Check	\$4 per check	2 Free per day for all Members Unlimited free for Platinum Rewards Level
Check Orders	Varies	2 Free boxes of Credit Union custom design per year
Uncollectable Returned Deposited Items (Deposits, Loans, Payments, ACH, etc.)	\$18	
Legal Process (Tax Liens, Garnishments, etc.) <i>non-refundable</i>	\$50 per form	
IRS Penalty—Backup Withholding	\$50	
Notary Services	\$10 per signature	Free for Credit Union documents Unlimited free for Platinum Rewards Level Excludes real estate documents
Real Estate Loan Reconveyance Fee	\$45	
Research & Reconciliation	\$25 per hour (1 Hour Min.)	Free for Platinum Rewards Level
Stop Payment	\$23	Free if done online or through Telephone Banking Free for Platinum Rewards Level
Wire Transfer—Domestic	\$25	Free for Platinum Rewards Level

Courtesy Pay Non-Sufficient Funds (NSF)

	Fee	
ACH Returned Item*	\$29	
NSF/Courtesy Pay Overdraft Program*	\$29	
NSF* Bill Pay Fee	\$29	

*Orange 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 Overdraft 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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This disclosure supersedes all previous fee schedules or brochures.

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