

# 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

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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.*

*<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.*

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