

SCHEDULE OF FEES AND CHARGES

Effective: July 1, 2019



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

ATM & DEBIT MASTERCARD

ATM Withdrawal or Transfer Transaction at Non-OCCU ATMs & outside the 29,500 free CO-OP ATM network (A, Free) (B, 4 Free per month) **\$1.50**

ATM Balance Inquiry at Non-OCCU ATMs & outside the 29,500 free CO-OP ATM network (A, Free) (B, 2 Free per month) **\$0.50**

Debit Mastercard sales receipt copy **\$7.00**

Debit Mastercard Int'l Currency Conversion Pass Through Fee **1.10%**

• Multiple fees may be charged if you execute multiple transactions, such as making a balance inquiry and then withdrawing money

CHECKING

Check Orders - (A) Credit Union custom design **2 boxes Free per year**

Check Orders - (B, C, X or with Direct Deposit) Credit Union custom design **1 box Free per year**

Checking Accounts - Business Checking, monthly service fee waived with average daily balance of \$1,500, or with an outstanding business loan balance of \$50,000 or more **\$10.00**

Business Checking Monthly Transaction Fee (First 200 free transactions) **FREE**

Additional transactions (201-399 per transaction fee) **\$0.25**

Additional transactions (400 and over per transaction fee) **\$0.50**

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 \$1,400 or direct deposit (A,B,X) **\$8.00**

Online Bill Payment **FREE**

GENERAL FEES AND CHARGES

Address Correction (from USPS) (A) ... **\$2.00**

Copy of Member written checks, deposited items, or Cashier Checks **\$2.00**

Check Copies via Online Banking (Member written checks only) **FREE**

Credit Union Drawn Check in excess of one per day (A) **\$4.00**

Deposited items returned as uncollectable (Deposits, Loan Payments, ACH, etc.) **\$18.00**

Deposit of Coin (A,C) **8.9%**

Escheat Dormant Account Notice **\$2.00**

Individual Retirement Account - Close or Transfer before mandatory disbursements **\$25.00**

Legal Process to comply with tax liens, garnishments, etc. non-refundable **\$50.00 per form**

IRS Penalty - Backup Withholding **\$50.00**

Membership, non-refundable one time upon joining **\$5.00**

Mobile Deposit Adjustment **\$7.00**

Notary Services, per signature (A) (No charge for Credit Union documents) **\$10.00**

Real Estate Loan Reconveyance Fee ... **\$45.00**

Research and Reconciliation (1 hour minimum-\$25.00/hr) (A, 2 Free per year) **\$25.00**

Statement Copies- 4 per year free (A) **\$3.00**

Verification of Account (A) **\$8.00**

SAVINGS

Business Savings, monthly service fee waived with \$500 average daily balance or Business Edge Checking Account **\$5.00**

Business Money Market, monthly service fee waived with \$2,500 average daily balance **\$9.00**

Savings Account Service Charge - Less than \$500 per household with one share account only (per month) (A,B,C,X) **\$5.00**

Money Market Account (Optimum Plus), monthly service fee waived with minimum average daily balance of \$2,500 (A) **\$9.00**

Money Market Account (Business or Optimum Plus), checks returned over six (6) per month limit (each) **\$25.00**

STOP PAYMENT

Stop Payment of all check types and electronic payments (A) Free if done via Online or Telephone Banking **\$23.00**

Revoked Stop Payment of all check types and electronic payments (A) **\$23.00**

WIRE TRANSFER

Domestic Outgoing (A) **\$25.00**

COURTESY PAY PROGRAM/ NON-SUFFICIENT FUNDS

ACH Returned Item **\$29.00**

Non-Sufficient Available Funds (NSF)/ Courtesy Pay Overdraft Program- Checks, ATM, Point of Sale, Debit Mastercard, Automatic Debits, and returned Bill Pay etc. (each, whether paid or returned unpaid) per presentment **\$29.00**

• Orange County's Credit Union charges a Courtesy Pay or Non-Sufficient funds 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.

• 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.

How to contact us:

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