

Schedule of Fees and Charges

Effective: December 3, 2025



*with you all the way
since 1938*

Orange County's Federal Credit Union Membership

Membership in Orange County's Federal Credit Union ("the Credit Union") is generally available to: (a) Credit Union Member's immediate family or household members, or (b) Employees and/or retirees of Select Employer Groups, or (c) American Consumer Council members, or (d) Community Impact Fund members. Par Value Savings Account (\$1) required to establish and maintain membership.

Relationship Rewards Program provides Members benefits and perks based on the following combined household balance on loans and/or deposit accounts¹:

- 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 ²
Coin Counting Machines	Notary Services for Credit Union Documents ³
eStatements	Online and Mobile Banking with Bill Payment ²
Merchant Receipt Copies for Debit Mastercard® Transactions	Specially-Priced Tickets for Amusement Parks, Sport Events, and More ⁴

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
---------	---------------

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

ATM & Debit Mastercard®	Fee	Fee Waivers
ATM Withdrawal or Transfer Transaction at Non-OCCU/Non-CO-OP ATMs ⁵	\$1.50 per transaction	Free for Platinum Rewards Level Up to four free per month for Premier Rewards Level
Debit Mastercard Currency Conversion Rate ⁶ Debit Mastercard Cross-Border ⁶	0.20% 0.90%	
Debit Card Replacement	\$10 per card	

General Fees & Charges	Fee	Fee Waivers
Cashier's Check	\$5 per check	One free per month for Platinum Rewards Level
Check Order	Varies	
Escheat Notice ⁷	\$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 ⁷ (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) ⁸	\$29 per presentment	Waived for Access and Plus Checking Accounts Maximum five NSF fees per account each day
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
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	

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
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 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.

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.

Contact Us

(888) 354-(OCCU) 6228

info@orangecountyscu.org

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

Orange County's Federal Credit Union, 1701 E. St. Andrew Pl., Santa Ana, CA 92705, 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.

¹Relationship 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 Federal 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.

²Mobile and data rates may apply.

³Not available for real estate documents.

⁴Discount tickets only available to Orange County's Federal Credit Union Members. Visit www.orangecountyscu.org/discounts for more details.

⁵When 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.

⁶Multiple 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.

⁷Fee assessed to accounts with primary addresses located in California.

⁸Charged 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.