# Deposit Account Summary and Schedule of Fees 

| GENERAL FEES |  |
| :---: | :---: |
| Account Research or Reconciliation (per 1/2 hour) | \$10 |
| ValuePlus Money Market Monthly Fee (Balance below $\$ 10,000$ ) | \$10 |
| Cashier's Check (payable to 3rd party)* | \$5 |
| Collection Item - Foreign or Domestic (Plus any fee assessed by counterparty/foreign bank) | \$20 |
| Copy of Paid Check, Cashier's Check, Deposited Item, Statement or other record | \$3 |
| Membership Fee (one time) | \$9 |
| Money Order (up to \$1,000)* | \$2 |
| Notary Fee (no charge for USCCU documents) | \$10 |
| Returned Mail Fee | \$5 |
| Wire Transfer Fees |  |
| Domestic (outgoing) | \$20 |
| Foreign (outgoing) | \$40 |
| Domestic (incoming) | \$5 |
| Foreign (incoming) <br> 2 free incoming wires annually (combined domestic and foreign) with Student Checking. | \$10 |
| Legal Process Fee <br> (Liens, Levies, Garnishments, Subpoenas, etc.) | \$35 |
| Escheatment Notice Fee | \$2 |
| Check Cashing Fees for Non-members | \$3 |
| Non-sufficient Funds (Paid or Returned) per presentment | up to \$26 |
| Overdraft Transfer from Share Account or Line of Credit (per day) | \$3 |
| Share Savings Account Fee <br> (Combined average balance in all savings, checking, money market, certificate and IRA accounts is less than $\$ 100$ and no outstanding USCCU loan balances. Fee waived if under age 25 or if deposit of $\$ 25$ or more is received during the month) | \$3 |

[^0]
## CHECKING ACCOUNT FEES

Checking Acct Monthly Service Charges Checking Printing

see catalog ..... \$1
Student Checking
A free checking account for USC students ..... \$0
Cardinal Checking
Fee Free Checking ..... \$0
Gold Checking
No monthly service charge with $\$ 750$ minimum dailychecking balance or $\$ 3,500$ in combined accounts.Monthly Service Charge if below minimum balance\$5
Trojan CheckingNo monthly service charge with $\$ 2,500$ minimumdaily checking balance or $\$ 7,500$ in combinedaccounts. Monthly Service Charge if below minimumbalance\$7
Second Chance Checking
Monthly Service Fee ..... \$10
Stop Payment on Checks, Money Orders, or ACH Items
Single\$20
Series in Sequence ..... \$30
ATM AND ACH FEES
ATM Transactions or Inquiries at USCCU,CoOp, shared network or Citibank (BranchOnly)* ATMsATM Transactions or Inquiries at non-USCCU,non-Co-Op or shared network ATMs(i.e. PLUS, STAR, etc.)**\$1
ATM Deposit Adjustment (per occurence) ..... \$25
Non-sufficient Funds - ATM and ACH Items ..... up to \$26

> The following list of fees is current as of April 1, 2024. All fees subject to change.

[^1]
# Deposit Account Summary 

Our Share Certificates have terms from 3 to 60 months so you can invest at higher yields for however long you choose. You can also "ladder" your certificates to protect against rate fluctuations. Simply divide your funds equally among certificates of different terms. If rates are higher when the first matures, you can re-invest. If rates have dropped, the balance of your investment will continue to earn the higher rates at which they opened.

Rates may vary and change without notice.

| Regular Share Savings | Money Market | Value+ Account | Share Certificate Account | Individual Retirement Account*** |
| :---: | :---: | :---: | :---: | :---: |
| The account every member must have | A tiered dividend structure rewards higher balances with higher yields while providing liquidity | Open and maintain a $\$ 10,000$ daily balance for even higher yields | A Share Certificate offers high yields with terms from 3 to 60 months | An IRA is a special tax deferred, high interest savings program for retirement. Qualifying members may be eligible to deduct contributions from taxable income and defer tax payments on interest earned |
| \$9: one-time membership fee \$1: deposit required to maintain membership | \$2,500 | \$10,000 | $\$ 1,000$ for Share Certificate. <br> $\$ 50,000$ for Jumbo Certificate. | \$100 for IRA-Share, Roth-Share. $\$ 1,000$ for IRA-Certificate, Roth-Share and Coverdell Educational Certificate Account. <br> \$10 Coverdell Education Savings Account. |
| \$100 combined average balance in all deposit accounts; have an outstanding USCCU loan balance; deposit $\$ 25$ or more during month; or be under age 25 | N/A | $\$ 10,000$ minimum daily balance <br> Fees may reduce earnings | No Monthly Service Charge. <br> See Account Agreement and Truth-In-Savings Disclosures for early withdrawal penalties. | No Monthly Service Charge. <br> See Account Agreement and Truth-In-Savings Disclosure for early withdrawal penalties. |
| \$3 monthly | None | \$10 monthly | None | None |
| Dividends paid quarterly. Rates may vary after account is opened and can change without notice. | Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance. | Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance. | Rates established weekly and remain in effect until maturity. Monthly dividend payments may be added to Certificate or deposited to other account. | Rates established weekly and remain in effect until maturity. Dividends posted monthly. |
| N/A | N/A | N/A | Upon maturity, each Certificate is renewed for same term at prevailing rate, unless member has advised USCCU of alternate disposition within 10 calendar days after the Maturity Date to avoid being charged an early withdrawal penalty. | IRA Share Account has no term and allows members to make regular contributions throughout the year. IRA-Certificate has higher yields with terms ranging from 1 to 5 years. |

${ }^{* * *}$ USCCU and its Representatives do not provide tax or legal advice. For such advice, please consult with a qualified professional.

> Enjoy free transactions at more than 30,000 Co-Op Network ATMs and 5,000 Shared Branch locations.

## Deposit Account Summary

This overview of our savings and checking options will help you determine the right accounts for you at a glance.

Our checking accounts have fees that are easily waived. Both our Money Market Accounts have tiered dividend structures that reward higher balances with higher yields.

Product Summary

How to Avoid Monthly Service Charge
interest Earned Product Details

| Student Checking | Cardinal Checking | Gold Checking | Trojan Checking | Second Chance Checking Account |
| :---: | :---: | :---: | :---: | :---: |
| A feature rich and FREE checking account for USC students* | A truly FREE checking account for our members | A dividend-earning checking account | A premium checking account for members to maximize their deposits and who need accessibilty | A checking account with limited transaction privileges to help our members not eligible for regular checking accounts |
| \$0 | \$25 <br> opening balance requirement | \$0 | \$0 | \$25 |
| N/A | N/A | \$750 minimum daily balance in checking $O R$ \$3,500 in combined share accounts | $\$ 2,500$ minimum daily balance in checking OR $\$ 7,500$ in combined share accounts | Maintain account in good standing for 12 months to upgrade to a regular checking account. |
| None | None | \$5 monthly | \$7 monthly | \$10 Monthly |
| No dividends paid | No dividends paid | Dividends paid monthly with minimum balance of $\$ 750$. Rates may vary after account is opened and can change without notice. | Dividends paid monthly with minimum balance of $\$ 2,500$. Rates may vary after account is opened and can change without notice. | None |
| 2 FREE withdrawals/ month at ANY ATM**+ (Other institutions may charge a fee) 2 FREE incoming wire transfers/year** | Unlimited check writing | All Cardinal features, plus: <br> 5 no-fee ATM transactions/month at non-USCCU ATMs*** | All Cardinal features, plus: <br> Unlimited no-fee ATM transactions per month at non-USCCU ATMs**+ 3 no-fee cashier's checks or money orders/month. | Lower ATM/Debit Card limits, no remote deposit or Shared Branching allowed. Eligible to upgrade to a FREE checking account if account is maintained as agreed. |

*Converts to Cardinal Checking 30 days after graduation or change in student status.
**See Schedule of Fees for subsequent transactions.
+Other institutions may charge a fee.

## Enjoy free transactions at more than 30,000 Co-Op Network ATMs and 5,000 Shared Branch locations.


[^0]:    *3 Free Monthly with Trojan Checking
    **Free with Trojan Checking

[^1]:    *Citibank Free ATM transactions or inquiries apply only to ATMs at Citibank branch locations. **2 free non-shared network ATM transactions/month with Student Checking, 5 free with Gold Checking, Unlimited with Trojan Checking; When you use an ATM not displaying the USCCU or Co-Op ATM symbols. The ATM owner may charge additional fees.

