

# Personal Account Schedule of Fees

The following list of fees is current as of  
August 1, 2025. All fees subject to change.

GENERAL FEES	
Cashier's Check (payable to 3rd party) <sup>1</sup>	\$5
Check Cashing Fees for Non-members	\$3
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
Mailed Paper Statement	\$3
Money Order (up to \$1,000) <sup>1</sup>	\$2
Notary Fee (no charge for USCCU documents) per signature	\$10
Returned Mail Fee	\$5
Returned Payment Fee	\$26
Legal Process Fee (Liens, Levies, Garnishments, Subpoenas, etc.)	\$35
Escheatment Notice Fee	\$2
Stop Payment on Checks, Money Orders, or ACH Items Single	\$20
Series in Sequence	\$30
WIRE TRANSFER FEES	
Domestic (outgoing)	\$20
Foreign (outgoing)	\$40
Domestic (incoming)	\$5
Foreign (incoming)	\$10

OVERDRAFT FEES	
Combined maximum of 4 overdraft and non-sufficient fees from share account per day, up to \$56.00 per day.	
Overdrawn balance \$10.00 or less	\$0
Overdraft Coverage Fee (per item) Overdrawn balance \$10.01 or more	\$14
Non-Sufficient Funds Fee (per item)	\$14
Overdraft Transfer from a Qualified Savings Account (Linked to a Qualified Checking Account) per day	\$3
SAVINGS ACCOUNT FEES	
<b>Share Savings Account</b> (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
<b>ValuePlus Money Market</b> Monthly Service Charge if balance below \$10,000	\$10
CHECKING ACCOUNT FEES	
Checking Printing	see catalog
Temporary Checks (Per sheet of 4)	\$1
<b>CampusSpend</b> Free checking account for young members ages 18-25.	\$0
<b>Cardinal Checking</b> Fee Free Checking	\$0
<b>Gold Checking</b> No monthly service charge with \$750 minimum daily checking balance or \$3,500 in combined accounts. Monthly Service Charge if below minimum balance.	\$5
<b>Trojan Checking</b> No monthly service charge with \$2,500 minimum daily checking balance or \$7,500 in combined accounts. Monthly Service Charge if below minimum balance.	\$7
ATM & CARD FEES	
ATM Transactions or Inquiries at USCCU, Co-Op, shared network or Citibank (Branch Only) <sup>2</sup> ATMs	Free
ATM Transactions or Inquiries at non-USCCU, non-Co-Op or shared network ATMs (i.e. PLUS, STAR, etc.) <sup>3</sup>	\$1
ATM Deposit Adjustment (per occurrence)	\$25
Rush Card Order	\$35





<sup>1</sup> 3 Free Monthly Cashier's Checks or Money Orders with Trojan Checking  
<sup>2</sup> Citibank Free ATM transactions or inquiries apply only to ATMs at Citibank branch locations.  
<sup>3</sup> 2 free non-network ATM transactions/month with CampusSpend, 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.



# Deposit Account Summary

Whether you're looking for a basic no-frills, no-fee option or a high-yield, interest-bearing checking account, we've got you covered. As your not-for-profit credit union, we're here to enhance your financial well-being, starting with a checking account that fits your life, never the other way around.

Rates may vary and change without notice.

	 <b>CampusSpend</b>	 <b>Cardinal Checking</b>	 <b>Gold Checking</b>	 <b>Trojan Checking</b>
<b>Product Summary</b>	A free account for students 18–25 built for financial independence.	Basic, free, and no-frills checking account with no minimum daily balance required	Checking account that earns you dividends with a low minimum balance	Our highest interest checking account that gives you the biggest bang for your buck
<b>Minimum Initial Deposit</b>	\$0	\$25 opening balance deposit	\$0	\$0
<b>How to Avoid Monthly Service Charge</b>	Be ages 18 - 25	N/A	\$750 minimum daily balance in checking OR \$3,500 in combined share accounts	\$2,500 minimum daily balance in checking OR \$7,500 in combined share accounts
<b>Service Charge (if requirements not met)</b>	None	None	\$5 monthly	\$7 monthly
<b>Interest Earned</b>	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.
<b>Free Withdrawals at USC Credit Union, Co-Op, Shared Network or Citibank (branch only) ATMs</b>	Yes	Yes, plus, five free transactions at non-USC Credit Union and Co-Op ATMs per month**	Yes, plus, unlimited free transactions at non-USC Credit Union and Co-Op ATMs**	Yes, plus, two free transactions at non-USC Credit Union and Co-Op ATMs per month**
<b>Additional Features</b>	Early direct deposit 2 FREE transactions at non-network ATMs**+ 2 FREE incoming wire transfers/year**	Unlimited check writing	All Cardinal features, plus: 5 no-fee ATM transactions/month at non-USCCU ATMs**+	All Cardinal features, plus: Unlimited no-fee ATM transactions per month at non-USCCU ATMs**+ 3 no-fee cashier's checks or money orders/month.

\*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.**

Federally Insured by NCUA

# Deposit Account Summary

From everyday savings to long-term planning, we offer a full suite of accounts to help you grow and protect your money — all with competitive rates, easy access, and options tailored to your financial journey.

Rates may vary and change without notice.



## Smart Yield Savings



## Regular Share Savings



## Money Market Accounts



## Share Certificate Account



## Individual Retirement Account \*\*\*

### Product Summary

A tiered dividend structure rewards deeper relationships with higher returns, all while keeping your funds accessible.

First-time savers and a must-have for membership

**Money Market**  
Tiered dividends offer higher yields for higher balances with liquidity.

**Value+**  
Open and maintain a \$10,000 daily balance for even higher yields.

A Share Certificate offers yields with terms from 3 to 60 months

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.

### Minimum Initial Deposit

\$100

\$1 deposit required to maintain membership.

**Money Market**  
\$2,500

**Value+**  
\$10,000

\$1,000 for Share Certificate

\$50,000 for Jumbo Certificate

\$100 for IRA-Share, Roth-Share.

\$1,000 for IRA-Certificate, Roth-Share and Coverdell Educational Certificate Account.

\$10 Coverdell Education Savings Account.

### How to Avoid Monthly Service Charge

No monthly service charge.

\$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

**Money Market**  
N/A

**Value+**  
\$10,000 minimum daily balance. Fees may reduce earnings.

No monthly service charge.

See Account Agreement and Truth-In-Savings Disclosure for early withdrawal penalties.

No monthly service charge.

See Account Agreement and Truth-In-Savings Disclosure for early withdrawal penalties.

### Service Charge (if requirements not met)

None

\$3 monthly

**Money Market**  
None

**Value+**  
\$10 monthly

None

None

### Interest Earned

Dividends are earned daily, credited, and compounded monthly at the rate that corresponds to the account balance.

Dividends are earned daily and credited and compounded quarterly.

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.

### Additional Details

**To Qualify:** Maintain a \$2,500 monthly direct deposit and meet one of the following:

- PremiumSpend checking account
- \$20,000+ in USCCU consumer loans
- \$50,000+ USCCU mortgage
- \$50,000+ in combined deposits
- Active Trojan Wealth Management account

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.

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