Personal Account

Schedule of Fees

The following list of fees is current as of October 20, 2026. All fees subject to change.

GENERAL FEES

Cashier's Check (payable to 3rd party) [1]	**$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	**$2**
Money Order (up to $1,000) [1]	**$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**

[1] 3 Free Monthly Cashier's Checks or Money Orders with PremiumSpend
[2] Citibank Free ATM transactions or inquiries apply only to ATMs at Citibank branch locations.
[3] 2 free non-network ATM transactions/month with CampusSpend, 5 free with FlexSpend, Unlimited with PremiumSpend when you use an ATM not displaying the USCCU or Co-Op ATM symbols. The ATM owner may charge additional fees.

USC CREDIT UNION

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OVERDRAFT COVERAGE FEES*

*Maximum of 6 overdraft coverage fees and 6 non-sufficient funds fees per account each 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

Share Savings Account (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**
SmartStart Savings Free savings for youth ages 0–17.	**$0**
ValuePlus Money Market Monthly Service Charge if balance below $10,000	**$10**

CHECKING ACCOUNT FEES

Checking Printing	**see catalog**
Temporary Checks (Per sheet of 4)	**$1**
CampusSpend Free checking account for college students.	**$0**
SimpleSpend Free checking account. Bank On Certified.	**$0**
SmartStart Free youth checking account for ages 12–17.	**$0**
FlexSpend No monthly service charge with $500 minimum direct deposit per month, $1,500 average daily balance, $5,000 combined deposit balance across USCCU accounts, or at least 10 debit card transactions per month.	**$4.95**
PremiumSpend No monthly service charge with $5,000 account balance or $25,000 combined deposit balance across USCCU accounts.	**$8.95**

ATM & CARD FEES

ATM Transactions or Inquiries at USCCU, Co-Op, shared network or Citibank (Branch Only) ATMs [2]	**Free**
ATM Transactions or Inquiries at non-USCCU, non-Co-Op or shared network ATMs (i.e. PLUS, STAR, etc.) [3]	**$1**
ATM Deposit Adjustment (per occurrence)	**$25**
Rush Card Order	**$35**

Deposit Account Summary

Whether you want a simple, no-fee account or one that earns competitive interest, we've got the right checking option for you. At USC Credit Union, we're here to support your financial goals with accounts designed to work for your life - not the other way around.

Rates may vary and change without notice.

	CampusSpend	SimpleSpend	FlexSpend	PremiumSpend
Product Summary	A free account just for college students - giving you the tools to manage your money with confidence.	Built for everyday use, this account offers a secure, stress-free way to manage your money.	A smart, flexible checking account that fits your life, with everyday rewards and easy ways to waive the monthly fee.	Our highest interest checking account that rewards you for your relationship with us.
Minimum Initial Deposit	$0	$10 opening balance deposit	$25 opening balance deposit	$25 opening balance deposit
How to Avoid Monthly Service Charge	N/A	N/A	Minimum $500 monthly direct deposit OR $1,500 average balance in checking OR $5,000 in combined share balance OR 10 debit card transactions	$5,000 minimum daily balance in checking OR $25,000 in combined share balances
Monthly Service Charge ***(if requirements not met)***	None	None	$4.95	$8.95
Interest Earned	No dividends paid	No dividends paid	No dividends paid	Dividends are earned daily, credited, and compounded monthly at the rate that corresponds to the account balance.
Free Withdrawals at USC Credit Union, Co-Op, Shared Network or Citibank (branch only) ATMs	Yes	Yes	Yes	Yes, plus, unlimited free transactions at non-network ATMs**+
Additional Features	2 FREE transactions at non-network ATMs**+ 2 FREE incoming wire transfers per calendar year, starting January 1st and ending December 31st** Early direct deposit	Early direct deposit No access to check writing Bank On Certified	5 FREE transactions at non-network ATMs**+ Extended coverage for everyday debit card transactions (optional) Early direct deposit Access to check writing	Unlimited FREE transactions at non-network ATMs**+ 3 FREE cashier's checks or money orders/month** Free incoming domestic wire transfers Early direct deposit Free check writing and temporary checks Complimentary financial review with Trojan Wealth Management 1 free credit union notary service/month Additional 0.25% APY on USC Credit Union certificate dividends $250 discount on closing costs on approved USC Credit Union home loans.

**Converts to FlexSpend 6 years after account opening. **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.

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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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Deposit Account Summary

Our SmartStart Checking and Savings accounts are designed to help young members build healthy financial habits with simple features, no monthly service fees, and opportunities to grow their savings.

Rates may vary and change without notice.

	SmartStart Checking	SmartStart Savings
Product Summary	A free youth checking account for ages 12–17, featuring no monthly fees, debit card access, and tools to build money confidence.	A free youth savings account for ages 0–17; a must have for youth membership.
Minimum Initial Deposit	$0	$0
How to Avoid Monthly Service Charge	N/A	N/A
Monthly Service Charge ***(if requirements not met)***	None	None
Interest Earned	N/A	Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance.
Free Withdrawals at USC Credit Union, Co-Op, Shared Network or Citibank (branch only) ATMs	Yes	Yes
Additional Features	• Debit card access • Access to SmartStart Spark • Instant debit card lock and unlock • Real-time account balances and transaction monitoring • Tools for building healthy budgeting and spending habits • Rewards for chores, good grades, and reaching goals • Money requests sent directly to parents • Automatic allowance deposits • Challenges, leaderboards, and achievement trophies	• ATM card access • Access to SmartStart Spark • Instant ATM card lock and unlock • Real-time account balances and transaction monitoring • Savings goals with real-time progress tracking • Rewards for chores, good grades, and reaching goals • Money requests sent directly to parents • Automatic allowance deposits • Challenges, leaderboards, and achievement trophies

SmartStart Account Transition at Age 18: When the primary youth member turns 18, their SmartStart Savings account will automatically transition to a regular USC Credit Union Savings account, and their SmartStart Checking account will automatically transition to a FlexSpend Checking account. Applicable account terms, features, rates, and fees will apply after the transition.

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Business Account

Schedule of Fees

The following list of fees is current as of October 20, 2026. All fees subject to change.

GENERAL FEES

Cashier's Check (payable to 3rd party)	$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)	$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
Merchant Deposit Correction	$1
Stop Payment on Checks, Money Orders, or ACH Items Single	$20
Series in Sequence	$30

WIRE TRANSFER FEES

Domestic (outgoing)	$25
Foreign (outgoing)	$45
Domestic (incoming)	$10
Foreign (incoming)	$15

OVERDRAFT FEES*

*Maximum of 6 overdraft coverage fees and 6 non-sufficient funds fees per account each 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 (Linked to a Qualified Checking Account) per day	$3

BUSINESS ACCOUNT FEES

Checking Printing	see catalog
Temporary Checks (Per sheet of 4)	$1
Business Share Savings No monthly service charge with $1,000+ deposits in combined business accounts. Monthly Service Charge if below minimum balance.	$3
Business Checking No monthly service charge with $2,500 minimum daily balance or $5,000 average daily balance.	$10
Business Money Market No monthly service charge with $10,000 minimum daily balance.	$10

ATM & CARD FEES

ATM Transactions or Inquiries at USCCU, Co-Op, shared network or Citibank (Branch Only)* ATMs	Free
ATM Transactions or Inquiries at non-USCCU, non-Co-Op or shared network ATMs (i.e. PLUS, STAR, etc.)**	$1
ATM Deposit Adjustment (per occurrence)	$25
Rush Card Order	$35

**Citibank Free ATM transactions or inquiries apply only to ATMs at Citibank branch locations.*
***When you use an ATM not displaying the USCCU or Co-Op ATM symbols. The ATM owner may charge additional fees.*

USC CREDIT UNION

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Business Account Summary

At USC Credit Union, you'll discover a partner dedicated to your success and a community eager to support your journey. Whether you're a budding startup, a growing small business, or a local non-profit in the Los Angeles or Orange counties, we have the business solutions, tools, and resources to help you manage your daily finances and navigate your future.

Rates may vary and change without notice.

	Business Share Savings	Business Money Market	Business Checking
Product Summary	The starter savings account to save for taxes, new investments, future projects, and unexpected expenses.	A tiered dividend structure rewards higher balances with higher yields while providing liquidity.	A feature rich checking account that covers the essentials for your business.
Minimum Initial Deposit	$1 deposit required to maintain membership	$10,000 opening balance requirement	$200
How to Avoid Monthly Service Charge	$1,000+ in Business Deposits with USCCU	$10,000 minimum daily balance	$2,500 minimum daily balance in checking OR $5,000 average daily balance
Service Charge (if requirements not met)	$3 monthly	$10 monthly	$10 monthly
Interest Earned	Paid quarterly with minimum balance of $1,000.	Higher dividends than a regular savings account.	N/A
Additional Details	Unlimited no-fee ATM transactions per month	6 free withdrawals per month*	100 free transactions per month at no-fee ATMs. Thereafter, a $0.30 fee per transaction applies.

**During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.*

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