



Own Your Future



Deposit Account Summary and Schedule of Fees

Schedule of Fees

GENERAL FEES		CHECKING ACCOUNT FEES	
Account Research or Reconciliation (per 1/2 hour)	\$10	Checking Acct Monthly Service Charges	
ValuePlus Money Market Monthly Fee (Balance below \$10,000)	\$10	Checking Printing	see catalog
Cashier's Check (payable to 3rd party)*	\$5	Temporary Checks (Per sheet of 4)	\$1
Collection Item - Foreign or Domestic (Plus any fee assessed by counterparty/foreign bank)	\$20	Student Checking	
Copy of Paid Check, Cashier's Check, Deposited Item, Statement or other record	\$3	A free checking account for USC students	\$0
Membership Fee (one time)	\$9	Cardinal Checking	
Money Order (up to \$1,000)*	\$2	Fee Free Checking	\$0
Notary Fee (no charge for USCCU documents)	\$10	Gold Checking	
Deposited Checks (and other items) Returned Unpaid	\$10	No monthly service charge with \$750 minimum daily checking balance or \$3,500 in combined accounts.	
Returned Mail Fee	\$5	Monthly Service Charge if below minimum balance	\$5
Wire Transfer Fees		Trojan Checking	
Domestic (outgoing)	\$20	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
Foreign (outgoing)	\$40	Second Chance Checking	
Domestic (incoming)	\$5	Monthly Service Fee	\$10
Foreign (incoming) 2 free incoming wires annually (combined domestic and foreign) with Student Checking.	\$10	Stop Payment on Checks, Money Orders, or ACH Items	
Legal Process Fee (Liens, Levies, Garnishments, Subpoenas, etc.)	\$35	Single	\$20
Escheatment Notice Fee	\$2	Series in Sequence	\$30
Check Cashing Fees for Non-members	\$3	ATM AND ACH FEES	
Non-sufficient Funds (Paid or Returned) per presentment	up to \$26	ATM Transactions or Inquiries at USCCU, CoOp, shared network or Citibank (Branch Only)* ATMs	Free
Overdraft Transfer from Share Account or Line of Credit (per day)	\$3	ATM Transactions or Inquiries at non-USCCU, non-Co-Op or shared network ATMs (i.e. PLUS, STAR, etc.)**	\$1
Share Savings Account Fee (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	ATM Deposit Adjustment (per occurrence)	\$25
		Non-sufficient Funds - ATM and ACH Items per presentment	up to \$26

*3 Free Monthly with Trojan Checking

**Free with Trojan Checking

The following list of fees is current as of February 15, 2023. All fees subject to change.

Federally Insured by NCUA.

*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.

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***
Product Summary	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
Minimum Initial Deposit	\$9: one-time membership fee \$1: deposit required to maintain membership	\$2,500	\$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	\$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 Fees may reduce earnings	No Monthly Service Charge. See Account Agreement and Truth-In-Savings Disclosures 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)	\$3 monthly	None	\$10 monthly	None	None
Interest Earned	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.
Product Details	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.

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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.

	Student Checking	Cardinal Checking	Gold Checking	Trojan Checking	Second Chance Checking Account
Product Summary	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 accessibility	A checking account with limited transaction privileges to help our members not eligible for regular checking accounts
Minimum Initial Deposit	\$0	\$25 opening balance requirement	\$0	\$0	\$25
How to Avoid Monthly Service Charge	N/A	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	N/A Maintain account in good standing for 12 months to upgrade to a regular checking account.
Service Charge (if requirements not met)	None	None	\$5 monthly	\$7 monthly	\$10 Monthly
Interest Earned	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
Product Details	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: 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.	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.

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Business Account Summary and Schedule of Fees

Schedule of Fees

GENERAL FEES	
Account Research or Reconciliation (per 1/2 hour)	\$30
Copy of Paid Check, Cashier's Check, Deposited Item, Statement or other record	\$5
Membership Fee (one-time)	\$9
Wire Transfer Fees	
Domestic (incoming)	\$10
Domestic (outgoing)	\$20
Foreign (incoming)	\$15
Foreign (outgoing)	\$45
Legal Process Fee (Liens, Levies, Garnishments, Subpoenas, etc.)	\$50
Non-sufficient Funds (Paid or Returned) per presentment	\$26
Charge Backs or Return Deposits	\$10
Re-Deposits per presentment	\$15
Stop Payments per presentment	\$20
Merchant Deposit Correction	\$1
Mixed Bag Coin-in per bag	\$5
Standard Bag Coin-in per bag	\$4
Rolled Coin-in or out per roll	\$0.10

BUSINESS ACCOUNT FEES	
Business Share Savings	
No monthly service charge with \$1,000+ deposits in combined business accounts. Monthly Service Charge if below minimum balance	\$5
Business Money Market	
No monthly service charge with \$10,000 minimum daily balance. Monthly Service Charge if below minimum balance	\$10
Basic Business Checking	
No monthly service charge with \$2,500 minimum daily checking balance or \$5,000 average in combined accounts. Monthly Service Charge if below minimum balance	\$10

ATM AND ACH FEES	
ATM Transactions or Inquiries at USCCU, CoOp, 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
Non-sufficient Funds - ATM and ACH Items per presentment	up to \$26

*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.

The following list of fees is current as of February 15, 2023. All fees subject to change.

Business Account Summary

This overview of our business savings and checking options will help you determine the right account for your organization at a glance.

From savings and checking accounts to a high-yield money market account, we offer the best tools to help manage your cash flow, invest in growth, and secure your financial future.

	Business Share	Business Money Market	Basic Business Checking
Product Summary	The account every business member should have.	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	\$9 one-time membership fee \$1 deposit 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 OR \$5,000 average daily balance
Service Charge (if requirements not met)	\$5 monthly	\$10 monthly	\$10 monthly
Interest Earned	Dividends paid monthly with minimum balance of \$1,000. 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.	N/A
Product Details	Unlimited no-fee ATM transactions per month.	6 free withdrawals per month*	100 free transactions per month at no-fee ATMs

*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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