

## REGULAR SHARE ACCOUNT (SAVINGS)

Minimum opening deposit.....**\$5**  
Minimum balance required to earn dividends.....**\$100**  
Monthly service charge..... **none**

## Advantage Savings

For members age 0-17 years old

- Minimum Deposit ..... **\$5**
- Monthly service charge ..... **none**

## SECURE CHECKING - \$3.95 monthly service fee

- ✓ ID Theft Protection
- ✓ .5% discount on auto loans (with net direct deposit)
- ✓ FREE Home Banking
- ✓ FREE Bill Pay
- ✓ FREE MasterCard Debit Card
- ✓ Earns dividends on balances of \$5,000 or greater
- ✓ Link to Line of Credit for overdraft protection
- ✓ Unlimited surcharge free access at over 30,000 CO-OP ATMs
- ✓ 1st order of standard checks free

## SIMPLE CHECKING - FREE

- ✓ FREE Home Banking
- ✓ FREE Bill Pay
- ✓ FREE MasterCard Debit Card
- ✓ Link to Line of Credit for Overdraft Protection
- ✓ Unlimited surcharge free access at over 30,000 CO-OP ATMs
- ✓ Does not pay dividends
- ✓ Does not include ID Theft Protection
- ✓ Does not include free checks
- ✓ .5% discount on auto loans (with net direct deposit)

## MONEY MARKET ACCOUNTS

- ✓ Minimum Opening Deposit of.....**\$2,500**
- ✓ Minimum Balance Required to Earn Dividends .....**\$2,500**
- ✓ Below Minimum Balance of \$2,500 will incur a \$20 monthly fee ..... **\$20**



*Credit unions committed to the financial well-being of their members*

## Fee Schedule

### Glendale Federal Credit Union

500 E. Wilson Avenue  
Glendale, CA 91206

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Phone: (818) 548-3976  
Fax: (818) 545-7826

[www.glendalefcu.org](http://www.glendalefcu.org)

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### Culver City Credit Union

9770 Culver Blvd.  
Culver City, CA 90232

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Phone: (310) 253-6060  
Fax: (310) 839-3252

[www.ccefcu.org](http://www.ccefcu.org)

Effective April 1, 2018



## SERVICES

### Lifetime Membership Fee

- Children 18 and younger..... **Free**
- Seniors 62 and older ..... **Free**
- All others ..... **Free**

**Closed Account** (*open for less than 90 days*) ..... **\$10**

### Excessive Share Withdrawal -

**Corp. Checks** ..... **\$2.50 per check**  
(*savings account, checking account, money market account*  
- 1 free per month)

**Return Item** (*deposited, cashed, loan payment*) ..... **\$30**

**Stop Payment Corporate Check**..... **\$25**  
(*available only if lost or stolen*)

**Copy of Corporate Check**..... **\$10**

**Account Verification (VOD)** ..... **\$10**

**Failure to Notify CU of Address Change**..... **\$5**

**Inactive Account Fee/Dormant**..... **\$5 quarterly**

**Account Research/Reconciliation** ..... **\$25 per hr.**  
(*one hr. min.*)

**Legal Services** (*Levies, Subpoenas/Garnishments*) ..... **\$25**

**Wire Transfers - Domestic** (*outgoing*) ..... **\$30**

**Wire Transfers - Domestic** (*incoming*)..... **\$15**

**IRA - Annual Maintenance** ..... **\$10**

**Money Market NSF Check Fee** ..... **\$30**

**Holiday Club** (*Early Withdrawal*) ..... **\$10**

**Notary Service** (*credit union business*)..... **Free**

### Notary Service

(*non credit union business*)..... **\$10 per document**

**Courtesy Pay** (*per transaction*) ..... **\$30**

**Bill Pay** (*next business day payment*) ..... **\$25**

**Real Estate Demand**..... **\$30**

**Reconveyance Fee** ..... **\$45**

**Special Delivery Request**..... **FedEx/UPS charge**

**Statement Copy** (*Previous Months*) ..... **\$5 per month**

**Debit Payment Processing Fee** ..... **\$10.00 per trans.**

## LENDING FEES

**Quick Loan Fee** ..... **\$35**

**Skip a Payment** ..... **\$35 per loan**

**Consumer Loan Late Fee** ..... **see contract**

**Mortgage Late Fee**..... **20% interest due**

**Loan Extension/Modification Fee**..... **\$30**

**Subordination Fee** ..... **\$250**

**Holiday Loan Application Fee**..... **\$5**

## CHECKING ACCOUNTS

**Insufficient Funds (NSF)** ..... **\$30**

**Account Overdraft transfer**  
(*Savings, Money Market Account, Checking, Line of Credit*) ..... **Free**

**Stop Payment**..... **\$20**

**Photo copy of paid check**  
• 2 per month ..... **Free**  
• After two..... **\$3 each (Free on Home Banking)**

**Check Printing** ..... **Actual Charges + Postage**

**Home Banking** ..... **Free**

**Bill Pay** ..... **Free**

**Phone Teller** ..... **Free**

**Mobile Banking**..... **Free**

**Secure Checking** ..... **\$3.95**

**Simple Checking** ..... **Free**

## DEBIT/ATM CARDS

### CO-OP network withdrawals

- SECURE & SIMPLE CHECKING..... **Unlimited Free**
- ATM card..... **Unlimited Free**

### Foreign network withdrawals

- FREE but subject to ATM terminal fees

**Insufficient Funds (NSF)/ATM**..... **\$30**

**ATM Card Replacement**..... **1 Free per year, then \$5 each**

**PIN Replacement**..... **Free**

**ATM Correction on Deposit** ..... **\$10**

**ATM Return Deposit**..... **\$20**

**Rush Order on Card** ..... **FedEx charge**

## BUSINESS SAVINGS & CHECKING

### \$10.00 Membership Fee

- **300 monthly transactions free** ..... **\$0.30 fee per transaction** (after 300 - checking only)
- **\$100.00 minimum balance for Premier Business Savings account** ..... **\$5.00 monthly charge** (if balance goes below \$100.00)
- **No minimum balance requirement for business checking**
- **Business Checks**.....pricing will vary on style and quantity. Shipping extra.
- **0.05% APY business savings dividends (0.050%) quarterly \$100 and up**