

The following list of fees is current as of June 16, 2015.  
All fees subject to change.

## General Fees

Account Research or Reconciliation (per 1/2 hour)	\$10
American Express Gift Checks	\$2.50
Cashier's Check (payable to third party) (3 free per month with Trojan Checking)	\$5
Collection Item – Foreign	\$20
Compliance with Legal Order (per hour)	\$20
Copy of Statement or Other Records (per page)	\$1
Copy of Deposited Item	\$5
Membership Fee (one time)	\$9
Money Order (up to \$1,000) (3 free per month with Trojan Checking)	\$1
Notary Fee (no charge for credit union documents)	\$10
Deposited Checks (and other items) Returned Unpaid	\$10
Returned Statement Fee	\$2
Traveler's Checks (% of Face Amount)*	0.50%
Wire Transfer Fee	
Domestic (outgoing)	\$20
Foreign (outgoing)	\$40
Domestic (incoming)	\$3
Foreign (incoming)	\$10
Levies	\$35
Dormant Account Locator Fee	\$9
Check Cashing Fee	\$3
Non-sufficient Funds	\$24

\*Free with Trojan Checking

## Checking Account Fees

### Checking Account Monthly Service Charges

#### Student Checking

No monthly service charge

#### Gold Checking

No monthly service charge with \$750 minimum daily checking balance or \$3,500 in combined share accounts.

Monthly Service Charge if below minimum balance.....\$5

#### Trojan Checking

No monthly service charge with \$2,500 minimum daily checking balance or \$7,500 in combined share accounts.

Monthly Service Charge if below minimum balance.....\$7

Cardinal Checking – Inactive Account Fee .....\$1

(No transaction for three consecutive months)

Check Printing .....See Catalog

Closed Account Fee (if closed within 90 days of opening).....\$5

Copy of Paid Check or Other Transaction Record .....\$3  
(add \$2 for rush service)

#### Stop Payment on Checks or Money Orders

Single.....\$20

Series.....\$30

Temporary Checks (Book of 8).....\$2

## ATM and ACH Fees

Stop Payment Fee	\$20
ATM surcharge (non-members)	\$2
Transactions or Account Inquiry at "Shared Network" ATM (i.e. PLUS, Star, etc.)*	\$1
Overdraft Transfer from Share Account	\$2
ATM Deposit Adjustment	\$10
ATM Empty Envelope Deposit	\$24
Non-sufficient Funds – ATM and ACH Items	\$24

\* 5 free shared network ATM transactions per month with Gold Checking;

\* Unlimited shared network ATM transactions with Trojan Checking;

\* Other institution's charges may apply.



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Call 877.670.5860

www.USCcreditunion.org

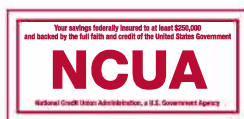
*Campus Center Branch*  
STU 106 - 3601 Trousdale Parkway  
Los Angeles, CA 90089  
213.821.7151 fax

*Flower Street Branch*  
CUB / 3720 S. Flower St.  
Los Angeles, CA 90089  
213.821.7151 fax

*Orange County Relationship Center*  
2272 Michelson Dr., Ste. 102  
Irvine, CA 92612  
213.821.7151 fax

*Health Science Branch*  
SRH - 1969 Zonal Ave.  
Suite 101B  
Los Angeles, CA 90033  
323.442.3348 fax

*Mailing Address*  
P.O. Box 512718  
Los Angeles, CA 90051-0718



Federally insured by NCUA



Equal Housing  
LENDER

All information subject to change without notice. Please contact USC Credit Union for current information and refer to Account Disclosures for complete account details

R&R USC-3203 (Rev. 6/15)



# Deposit Account Summary and Schedule of Fees



Own Your Future

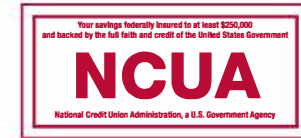
# Deposit Account Summary

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.

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.

Call for current rates or go to [www.USCcreditunion.org](http://www.USCcreditunion.org)



Federally insured by NCUA



	Regular Share Savings Account	Student Checking Account	Cardinal Checking Account	Gold Checking Account	Trojan Checking Account	Money Market Account	Value+ Account	Share Certificate Account	Individual Retirement Account***
<b>Product Summary</b>	The account every member must have.	Only applies to USC Students*	A discount checking account for budget conscious members. See "How to avoid Monthly Service Charge."	A dividend-earning checking account.	A premium checking account for members to maximize their deposits and who need accessibility.	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 their contributions from their taxable income and defer tax payments on interest earned.
<b>Minimum Initial Deposit</b>	\$9 one-time Membership Fee. \$1 Deposit required to maintain membership.	\$0	\$25 (opening balance requirement).	\$750 (opening balance requirement).	\$2,500 (opening balance requirement).	\$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.
<b>How to avoid Monthly Service Charge</b>	N/A	Free for all USC students.	Perform at least 1 withdrawal or deposit every 3 consecutive months to avoid \$1 monthly inactive fee.	\$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	\$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.
<b>Service Charge (if requirements not met)</b>	None	None	\$1 monthly inactive fee if no transactions for 3 consecutive months.	\$5 Monthly	\$7 Monthly	None	\$10 Monthly	None	None
<b>Interest Earned</b>	Dividends paid quarterly. Rates may vary after account is opened and can change without notice.	No dividends paid.	No dividends paid. See Schedule of Fees for Temporary Checks Fee.	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.	Higher dividends paid than on standard savings account if balance is at least \$10,000. Rates may vary after account is opened and can change without notice.	Higher dividends paid than on regular Money Market Account. Rates may vary after account is opened and can change without notice.	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.
<b>Additional Features</b>	ATM card	2 Free withdrawals per month at ANY ATM.*** (other institutions may charge a fee)  2 Free incoming wires per year.**  Free withdrawals at more than 30,000 COOP Network ATMs and 5000 Shared Branch locations.	Unlimited check writing. (See Schedule of Fees for Temporary Checks Fee)  Free withdrawals at more than 30,000 COOP Network ATMs and 5000 Shared Branch locations.	<b>All Cardinal Features Plus:</b> 5 no-fee ATM transactions per month at non-USCCU-ATMs.* Free withdrawals at more than 30,000 COOP Network ATMs and 5000 Shared Branch Locations.	<b>All Cardinal Checking Features plus:</b> Unlimited no-fee ATM transactions at non-USCCU ATMs.* No fee single signer Travelers Checks. 3 no-fee Cashier Checks or Money Orders per month. Free withdrawals at more than 30,000 COOP Network ATMs and 5000 Shared Branch locations.	Over the counter cash or check withdrawals and overdraft protection opportunities available for withdrawal of funds.	Over the counter cash and check withdrawals are limited to a total of 6 per month-3 by check.  Overdraft opportunity available for withdrawal of funds.	Upon maturity, each Certificate is renewed for the same term at the prevailing rate, unless the 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.

\* Converts to Cardinal Checking after age 25. \*\* See Schedule of Fees for subsequent transactions \*\*\* USCCU and its Representatives do not provide tax or legal advice. For such advice, please consult with a qualified professional. +Other institutions may charge a fee.