

Personal Account Schedule of Fees

The following list of fees is current as of
June 30, 2025. All fees subject to change.

GENERAL FEES	
Account Research or Reconciliation (per 1/2 hour)	\$10
Check Cashing Fees for Non-members	\$3
Cashier's Check (payable to 3rd party) ¹	\$5
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
Membership Fee (one time)	\$9
Mailed Paper Statement	\$3
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
ValuePlus Money Market Monthly Fee (Balance below \$10,000)	\$10
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
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 or Line of Credit Account (Linked to a Qualified Checking Account) per day	\$3

WIRE TRANSFER FEES	
Domestic (outgoing)	\$20
Foreign (outgoing)	\$40
Domestic (incoming)	\$5
Foreign (incoming) 2 free incoming wires annually (combined domestic and foreign with Student Checking)	\$10
CHECKING ACCOUNT FEES	
Checking Printing	see catalog
Temporary Checks (Per sheet of 4)	\$1
Student Checking A free checking account for USC students	\$0
Cardinal Checking Fee Free Checking	\$0
Gold Checking No monthly service charge with \$750 minimum daily checking balance or \$3,500 in combined 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 accounts. Monthly Service Charge if below minimum balance.	\$7
Second Chance Checking Monthly Service Fee	\$10
Stop Payment on Checks, Money Orders, or ACH Items Single Series in Sequence	\$20 \$30
ATM AND ACH FEES	
ATM Transactions or Inquiries at USCCU, CoOp, shared network or Citibank (Branch Only) ² ATMs	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

¹ 3 Free Monthly Cashier's Checks or Money Orders with Trojan Checking

² Citibank Free ATM transactions or inquiries apply only to ATMs at Citibank branch locations.

³ 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.








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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	First-time savers and a must-have for membership	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 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	\$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 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)	\$3 monthly	None	\$10 monthly	None	None
Interest Earned	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.	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.
Term 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

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.



Student Checking



Cardinal Checking



Gold Checking



Trojan Checking



Second Chance Checking

Product Summary

A feature rich and FREE checking account for USC students*

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

Checking account with limited transaction privileges to help our members not eligible for regular checking accounts

Minimum Initial Deposit

\$0

\$25 opening balance deposit

\$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

Free Withdrawals at USC Credit Union, Co-Op, Shared Network or Citibank (branch only) ATMs

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**

N/A

Additional Features

2 FREE withdrawals/month at ANY ATM**+

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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