

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

Culver City Credit Union

9770 Culver Blvd.
Culver City, CA 90232

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Effective August 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/Credit Payment Processing Fee **\$15.00**
per transaction

Payment via phone with check..... **\$10.00**

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**