

ONLINE CENTRAL 24/7
www.CentralStateCU.org

(209) 444-5300
(800) 675-5114

Call-24 Account Access 24/7
(209) 943-6803 or (800) 217-4939

MAIN OFFICE

919 N. Center St.
Stockton, CA 95202

EL DORADO BRANCH

5242 N. El Dorado
Stockton, CA 95207

LODI BRANCH

363 S. Lower Sacramento Rd, Ste. C
Lodi, CA 95242

SAN ANDREAS BRANCH

462 Saint Charles St.
San Andreas, CA 95249



**EQUAL HOUSING
OPPORTUNITY**

Federally Insured by NCUA.



**SCHEDULE OF
FEES & CHARGES**

for
General Services,
On-Line Banking,
Checking Accounts
and
ATMs

EFFECTIVE AUGUST 15, 2018

General Service Fees

Check Cashing Fee	\$10.00
(CSCU onus or CU Corporate Check \$100 or more)	
Waived for CSCU Members	
Collection Item - Domestic	\$30.00
Collection Item - International	\$35.00
Copy of Corporate Check	\$10.00
Copy of Deposited Item	\$10.00
Copy of Prior Period Statement or Account History	\$6.00
Corp. Ck. Issued to 3rd party under \$1,000	\$10.00
Deposit/Loan Payment/Cashed item returned	\$15.00
Dormant Account Fee (12 months inactive)	\$5.00 per month
Early Account Closure - within 1st 90 days	\$15.00
Escheat Notice - per Year	\$2.00
IRA Annual Maintenance	\$10.00
Letters	\$25.00
(Take vehicle out of country or special requests)	
Levy, Garnishment or Subpoena	\$55.00
Loan Payment by Phone (from another institution)	\$5.00
Loan Payment by Phone (from another institution)	
returned for Non-Sufficient Funds	\$30.00
Missing Address - per Year	\$10.00
New Member Fee	\$0
Notary Fee - Member CSCU Documents	FREE
Notary fee - Non CSCU Documents, per signature	\$15.00
NSF Fee - Pre-authorized Savings Debit	\$30.00 per item
Photocopy Fee	\$1.00 per copy
Reconciliation/Research Fee	\$20.00 per hour
Savings Balance Less than \$300.	\$6.00 per quarter
Waived for members less than 21 years old, new members	
(less than 6 months with credit union) or members with an	
active checking account, loan, certificate, IRA or share plus	
Share Plus	
More than 3 withdrawals per Month	\$1.00 per withdrawal
Average Daily Balance falls below minimum	\$5.00 per month
Stop Payment Corporate Check	\$25.00
(Purchase of Indemnity Bond may be required)	
Teller Assisted Phone Transactions and Inquiries	FREE
Verification of Deposit	\$25.00 per request
VISA Gift Card	\$5.00 per card
Wire Transfer - Domestic	\$35.00
Wire Transfer - International	\$45.00

On-Line and Mobile Banking Fees

Copy of Bill Payment Check	\$15.00 per copy
Mobile Person to Person Payment	\$1.00
On-Line Banking Service	FREE
On-Line Bill Payment Service	FREE
Stop Payment Bill Payment Check	\$30.00

Checking Account Fees

Business Dividend Checking Account

Balance falls below minimum \$5.00 per month || Check Copies | |

2 Checks per Month FREE |

After 2 per Month \$3.00 per check |

Check Orders/Checking Supplies Supplier's price plus tax/handling fee |

Counter/Temp Checks (4 cks) (4 FREE with New Account) \$5.00 |

Fresh Start Checking Account \$15.00 per month |

Inactive Checking Account \$10.00 per month |

Balance less than \$100 and no activity for 90 days

Monthly Paper Statement FREE |

NSF Fee, Check or Pre-authorized Debit \$30.00 per item |

Overdraft Transfer from Shares \$3.00 per transaction |

Overdraft Transfer from Mastercard/LOC \$3.00 per transaction |

Paid NSF Fee, Check or Pre-authorized Debit \$30.00 per item |

Premium Dividend Checking Account

Balance falls below minimum \$5.00 per month |

Replacement Check \$25.00 |

Reverse Stop Payment Request \$10.00 |

Stop Payment on Check or Automatic Debit \$10.00 |

Sustained Overdraft Fee \$5.00 per day after 10th business day |

ATM/Debit Card Fees

All Other ATM Withdrawals*

First Three per Month FREE |

After Three per Month \$1.50 Each |

ATM/Debit Card - New Issue FREE |

ATM/Debit Card Replacement \$5.00 |

ATM Deposit Correction/Adjustment \$10.00 |

ATM Empty Deposit Envelope \$30.00 |

CSCU ATM Withdrawals FREE |

Deposits to Co-op/Money Pass Network FREE |

Mastercard Cross Border Fee 0.9% of purchase |

Mastercard Currency Conversion Fee 0.2% of purchase |

VISA Foreign Debit Transactions in US Currency 0.8% of purchase |

VISA Foreign Transactions in Foreign Currency 1.0% of purchase |

NSF Withdrawal \$30.00 |

Point of Sale (POS) Transactions * FREE |

* Additional fees may be charged by ATM owner or POS network.