

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 St.
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.



**BUSINESS
SCHEDULE OF
FEES & CHARGES**

for

General Services,
Online Banking,
Business Checking
Accounts and ATMs

EFFECTIVE JUNE 1, 2021

General Business Service Fees

| | |
|--|----------------------------------|
| Business Savings/Shares (Waived with statements) ... | \$10.00 per month |
| Additional Savings/Shares ... | \$5.00 monthly per savings/share |
| Check Cashing Fee per item | \$10.00 |
| Coinstar Coin Machine | 4.9% |
| (Waived for Member with Loan or Direct Deposit) | |
| Collection Item - Domestic | \$30.00 |
| Collection Item - International | \$35.00 |
| Copy of Corporate Check | \$10.00 |
| Copy of Deposited Item | \$10.00 |
| Copy of Statement or Account Print out | \$6.00 |
| Corp Check issued to 3rd party | \$10.00 |
| Corporate Check Stop Payment | \$25.00 |
| (Purchase of indemnity bond may be required) | |
| Deposit/Cashed Item returned | \$20.00 per presentment |
| Dormant Account (12 months inactive) | \$5.00 |
| Early Account Closure within 1st 90 days | \$15.00 |
| Escheat Notice-per year | \$2.00 |
| External Deposit by phone | \$10.00 |
| External Deposit (online) | \$4.95 |
| Letters (special request) | \$25.00 |
| Levy, Garnishment or Subpoena | \$55.00 |
| Missing/Bad Address - per year | \$10.00 |
| New Member Fee | \$0 |
| Notary Fee | \$15.00 per signature |
| Waived for CSCU Documents | |
| NSF Fee Pre-Authorized Savings Debit | \$30.00 per presentment |
| Photocopy Fee | \$1.00 per copy |
| Reconciliation/Research Fee | \$20.00 per hour (\$20 min.) |
| Savings Balance Less than \$300.00 | \$6.00 per month |
| Waived for active checking account | |
| Share Plus | |
| More than 3 Withdrawals per Month | \$1.00 per withdrawal |
| Average Daily Balance falls below minimum | \$5.00 per month |
| Special Cash Order Request (each) | \$10.00 |
| Stop Payment on Automatic Debit (savings) | \$20.00 |
| Wire Transfer - Domestic | \$35.00 |
| Wire Transfer - International | \$45.00 |
| Verification of Deposit | \$25.00 per request |

Online and Mobile Banking Fees

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

Business Checking Account Fees

| | |
|---|--|
| Business Checking | \$5.00 per month |
| Additional Checking/ Share Draft | \$5.00 monthly per checking/share draft |
| Business Dividend Checking Account | \$10.00 per month |
| Balance falls below minimum | \$5.00 per month |
| Additional Business Dividend Checking/ Share Draft | \$5.00 monthly per checking/share draft |
| Check Copies | |
| 2 Checks per Month | FREE |
| After 2 per Month | \$5.00 per check |
| Check Order/Checking Supplies | Suppliers price plus tax & handling fee |
| Counter/Temp Checks (4 cks) | \$5.00 |
| Inactive Checking Account | \$10.00 per month |
| Balance less than \$100 and no activity for 90 days | |
| NSF Fee, Check or Pre-Authorized Debit | \$30.00 per presentment |
| Overdraft Transfer from Shares | \$3.00 per transfer |
| Paid NSF Fee, Check or Pre-Authorized Debit | |
| Replacement Check | \$25.00 |
| Reverse Stop Payment Request | \$20.00 |
| Stop Payment on Check or Automatic Debit | \$20.00 |
| Sustained Overdraft Fee | \$5.00 per day after 10 th business day |

ATM/Debit Card Fees

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|--|------------------|
| CSCU ATM Withdrawals | FREE |
| 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 | \$5.00 |
| ATM Empty Deposit Envelope | \$30.00 |
| Deposit to CO-OP/Moneypass Network | FREE |
| NSF Withdrawal-Courtesy pay | \$30.00 per use |
| 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 |

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