

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.



**SCHEDULE OF
FEES & CHARGES**

for
General Services,
Online Banking,
Checking Accounts
and ATMs

EFFECTIVE JUNE 1, 2021

General Service Fees

Check Cashing Fee	\$10.00
(CSCU onus or CU Corporate Check per item)	
Waived for CSCU Members	
Coinstar Coin Machine	4.9%
(Waived for Member with Loan or Direct Deposit)	
Non-Member	9.9%
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 Printout	\$6.00
Corp. Ck. 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 per month
Early Account Closure - within 1st 90 days	\$15.00
Escheat Notice - per Year	\$2.00
External Deposit/Loan Payment by Phone	\$10.00
External Deposit/Loan Payment Online	\$4.95
IRA Annual Maintenance	\$15.00
IRA Transfer/Rollover	\$20.00
Letters	\$25.00
(Take vehicle out of country or special requests)	
Lien Satisfy	\$20.00
Levy, Garnishment or Subpoena	\$55.00
Loan Due Date Change	\$20.00
Loan Payment Returned	\$30.00 per presentment
Missing/Bad Address - per Year	\$10.00
New Member Fee	\$0
Notary fee - Non CSCU Documents, per signature	\$15.00
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	\$6.00 per quarter
waived for minor accounts, 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	
Average Daily Balance falls below minimum	
Special Cash Order Request (each)	\$10.00
Stop Payment on Automatic Debit (savings)	\$20.00
Teller Assisted Phone Transactions and Inquiries	FREE
Verification of Deposit	\$25.00 per request
Wire Transfer - Domestic	\$35.00
Wire Transfer - International	\$45.00

Online 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

Check Copies	
2 Checks per Month	FREE
After 2 per Month	\$5.00 per check
Check Orders/Checking Supplies	Supplier's price plus tax/handling fee
Counter/Temp Checks (4 cks)	\$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 presentment
Overdraft Transfer from Shares	\$3.00 per transfer
Overdraft Transfer from Mastercard/LOC	\$3.00 per transfer
Paid NSF Fee, Check or Pre-Authorized Debit	\$30.00 per presentment
Premium Dividend Checking Account	
Balance falls below minimum	
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

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
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-Courtesy pay	\$30.00 per use
Point of Sale (POS) Transactions *	FREE

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