

**ONLINE CENTRAL 24/7**  
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**MAIN OFFICE**  
919 N. Center St.  
Stockton, CA 95202

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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 JANUARY 1, 2026**

## General Business Service Fees

Business Savings/Shares (Waived with estates) ...	\$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
<b>New Member Fee</b> .....	\$0
Notary Fee .....	\$15.00 per signature
Waived for CSCU Documents	
NSF Fee Pre-Authorized Savings Debit.....	\$14.00 per presentment
Reocopy Fee .....	\$1.00 per copy
Reconciliation/Research Fee.....	\$20.00 per hour (\$20 min.)
<b>Savings Balance Less than \$300.00</b> .....	\$6.00 per month
Waived for active checking account	
<b>Share Plus</b>	
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

<b>Business Checking</b> .....	\$5.00 per month
Additional Checking/ Share Draft .....	
Share Draft .....	\$5.00 monthly per checking/share draft
<b>Business Dividend Checking Account</b> .....	\$10.00 per month
Balance falls below minimum.....	\$5.00 per month
Additional Business Dividend Checking/ Share Draft .....	
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
<b>Inactive Checking Account</b> .....	\$10.00 per month
Balance less than \$100 and no activity for 90 days	
NSF Fee, Check or Pre-Authorized Debit .....	\$14.00 per presentment
Overdraft Transfer from Shares.....	\$3.00 per transfer
Paid NSF Fee, Check or Pre-Authorized Debit .....	
Debit .....	\$14.00 per presentment
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 <sup>th</sup> 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
Deposit to CO-OP/Moneypass Network.....	FREE
NSF Withdrawal-Courtesy pay .....	\$14.00 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.