

**ONLINE CENTRAL 24/7**  
**[www.centralstatecu.org](http://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 JANUARY 1, 2026**

## 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 Print+out.....	\$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
<b>New Member Fee</b> .....	<b>\$0</b>
Notary fee - Non CSCU Documents, per signature.....	\$15.00
NSF Fee - Pre-Authorized Savings Debit.....	\$14.00 per presentment
Photocopy Fee.....	\$1.00 per copy
Reconciliation/Research Fee.....	\$20.00 per hour (\$20 min.)
<b>Savings Balance Less than \$300</b> .....	<b>\$6.00 per quarter</b>
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	
<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
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
<b>Fresh Start Checking Account</b> .....	<b>\$15.00 per month</b>
<b>Inactive Checking Account</b> .....	<b>\$10.00 per month</b>
Balance less than \$100 and no activity for 90 days	
Monthly Paper Statement.....	FREE
NSF Fee, Check or Pre-Authorized Debit.....	\$14.00 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..... \$14.00 per presentment	
<b>Premium Dividend Checking Account</b>	
Balance falls below minimum..... \$5.00 per month	
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
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.....	\$14.00 per use
Point of Sale (POS) Transactions *.....	FREE

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