

Fees Subject to Change Without Notice

Glendale Area Schools FCU provides the majority of its services free of charge. Only certain costly services are accompanied by a fee and by asking members to pay for these services, the entire membership is served in the fairest way possible. Maintaining Membership at GASFCU requires a \$50 minimum savings share balance.

When you use a non-Glendale Area Schools FCU or non-CO-OP Network ATM, you may be charged a fee by the ATM operator or any network used, and they may charge you a fee for a balance inquiry even if you do not withdraw cash. See our website for free ATM locations.



GLENDALE AREA SCHOOLS
FEDERAL CREDIT UNION
It's where you belong



Web Site

www.gasfcu.org

Member Contact Center

800.844.5363

Mailing Address

P.O. Box 556, Montrose, CA, 91021-0556

Branch Hours

Main Branch

1800 Broadview Drive,
Glendale CA 91208
Monday, Tuesday, Thursday, Friday 9a.m. to 5p.m.
Wednesday, 9a.m. to 6p.m.

Postal Branch

313 E Broadway, Window #2,
Glendale CA 91209
Monday-Friday 10a.m. to 5p.m.

ATM Locations

Visit our Web site for a complete listing of over 28,000 FREE ATMs.

Mobile: Text your location address, intersection, or zip code to MYCOOP (692667)

Federally insured by NCUA

Schedule of Fees



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October 2012

We are pleased to provide you with this statement of fees to show the competitiveness of our fee structure. This statement is part of the contract for your account with us. For other terms and conditions of your account, please see our Disclosure & Agreement of Terms and Conditions. We may change this statement of fees from time to time without notice or as otherwise provided by law.

Glendale Area Schools FCU Membership

To join Glendale Area Schools FCU, a minimum deposit of \$50 to your Share Savings account. The membership deposit entitles eligible members to join with no additional membership fee.

Checking Accounts

Free Checking

- No monthly service charge
- No minimum balance or direct deposit requirements
- No per-check charges
- Non-dividend bearing
- Fee-free transactions at Glendale Area Schools FCU or CO-OP Network ATMs
- Personalized checksFirst Box if checks is FREE (55 and older free) / custom print..... fee varies
- ATM Deposit adjustment.....fee varies
- Empty envelope deposit fee.....\$ 25
- ATM transactions at any other non CO-OP ATM is:
 - First four transactions each\$0.50
 - After four\$ 1

VIP Checking

- Monthly service charge of\$ 5
Monthly service charge waived each month in which at least one of the following minimum requirements is met:
- Daily minimum combined share balance of \$100.
 - No per-check charges
 - Dividend bearing (see rate sheet)
 - See ATM transactions at any other ATM fees.
 - Personalized checks (see above, free checking)

Advantage Checking

- Monthly service charge.....\$ 7
Monthly service charge waived each month in which at least one of the following minimum requirements is met:
- 1. Daily minimum combined share balance of \$500; or
- 2. Age 55 or older
 - No per-check charges
 - Dividend bearing (see rate sheet)
 - Fee-free transactions at GASFCU or CO-OP Network ATMs
 - See ATM transactions at any other ATM fees.
 - Personalized checks (see above, free checking)

ATM Transactions

- ATM transactions at non-GASFCU and non-CO-OP Network
- ATM Deposit adjustment..... fee varies
- Empty envelope deposit fee..... \$ 25
- ATM transaction at any other ATM is:
 - First four transactions..... \$0.50
 - After four..... \$ 1

Other Fees and Charges

The following list of fees and charges may be deducted from your account.

- Account Research/Reconciliation.....(1-hr. min.) ... \$25/hr
- Any fax request..... \$ 3.50
- Assisted operator phone inquiry..... \$ 2
- Bad Address \$ 10
- Card Replacement/Temporary Card (Debit/VISA)..... \$ 10
- Cashier's Check payable to a third party (first 3 are free)..... \$ 4
- Check Payments by phone (11/1/12)..... \$ 10
- Close/Reopen Account within 90 Days \$ 25
- Coin-Deposit or Exchange of deposit (no charge to minors)..... 2%
- Courtesy Pay, per item..... \$ 25
- Copy of a check, drawn on account or deposited (Free Online).... \$ 5
- Dormant Account (no activity for 24 months).....per mo..... \$ 5
- Foreign item sent for collection.....min.... \$ 40
- Legal Process fee (levies, garnishments, etc.)..... fee varies
- Money Market Accounts
 - Balance below required minimum \$ 25
 - Close/reopen account within 90 days..... \$ 25
- Medallion & Signature Guarantee (11/1/12)..... \$ 5
- Non Member Check Cashing Fee.....the greater of 5% or ... \$ 5
- Notary for non GASFCU documents, per signature (11/1/12)..... \$ 10
- NSF- payment instrument or payment method, including check, ACH or other electronic transaction presented against a non-sufficient funds (NSF) balance and returned.....\$ 25
- Overdraft-any payment instrument or payment method, including check, ACH or other electronic transaction presented against a non-sufficient funds (NSF) balance and paid.....\$ 25
- Photocopy of Paid Checks
 - Personal, Teller, or Cashiers Checks..... \$ 5
 - Additional Charge for Faxed Copy..... \$ 3.50
- Processing fees (Levies, Orders, Judgments, etc.)..... fee varies
- Real Estate Loans (appraisal-title-points-recording-demands, etc.)..fee varies
- Returned deposit, cashed item or loan payment..... \$ 25
- Statement Copy (per statement)..... \$ 3
- Stop Payments-Personal, Teller, Cashiers and ACH Items \$ 25
 - Revoke Stop Payments..... \$ 25

- Temporary Checks-First 4 FREE \$ 1
- Verification of Deposit Written..... \$ 7.50
 - Additional Charge for Faxed Copy..... \$ 3.50
- VISA Sales Draft Copy \$ 10
- VISA Late Payment Fee ...20% of int. due or..... \$ 5
- VISA Statement Copy \$ 3
- Withdrawals Teller Checks
 - Member 3 free per month \$ 4
 - Non Member \$ 6
- Wire transfer-incoming \$ 10
- Wire transfer-outgoing-domestic..... \$ 15
- Wire transfer-outgoing-international \$ 30

Summary of FEE - FREE Products and Services

- * Cash advance on Glendale Area Schools FCU VISA credit cards
- * Cashier's Checks (when payable to account holder)
- * Checkbook registers and vinyl covers
- * Checks-members age 55 and older receive free checks (first box of checks are free for new members)
- * Consultation with a GASFCU financial advisor*
- * Holiday Club savings, no early withdrawal fees
- * Mail-in deposit envelopes
- * Mortgage loan rate locks
- * No pre-payment penalty on any Glendale Area Schools FCU loan
- * Notary service for Glendale Area Schools FCU documents
- * Online Banking
- * Online Bill Pay
- * Photocopies (limited)
- * Share to share transfers
- * Summer Saver, no early withdrawal fees
- * Temporary checks (up to 4)
- * Transactions at CO-OP Network ATMs
- * Unlimited in-branch transactions
- * Unlimited use of debit card
- * VISA NO Annual fee
- * VISA Balance Transfers-NO fee
- * VISA Over Limit-NO fee
- * VISA Cash Advance-NO fee

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. †For specific tax advice, please consult a qualified tax professional.