

Fees Subject to Change

Without Notice

Glendale Area Schools CU provides the majority of its services free of charge. Only certain services are accompanied by a fee. By asking members to pay for these services, the entire membership is served in the fairest way possible.

Maintaining membership at GASCU requires a \$5 minimum savings share balance.



Web Site

www.gascu.org

Member Contact Center

818.248.7425

Mailing Address

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

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, Downstairs
Glendale CA 91209

Monday-Friday:

10a.m. to 5p.m.

Find the nearest Co-op Network ATM:

www.co-opnetwork.org

or call

888-SITECOOP (888-748-3266)

or text

your address, or zip code to 91989 for the nearest ATM location

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.

Schedule of Fees



January 2018

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 Truth in Savings Disclosure of Membership Agreement and Account Terms. We may change this statement of fees without notice or as otherwise provided by law.

Checking Accounts

Free Checking

- *No monthly service charge
- *No minimum balance or direct deposit requirements
- *Non-dividend bearing
- *Fee-free transactions at GASCU or CO-OP Network ATMs
- *Personalized checks:
 - First Box of checks.....free
 - Members 55 and older.....free
 - Custom print..... fee varies

VIP Checking

- *Monthly service charge of.....\$ 5.00
Monthly service charge waived each month with a daily minimum combined share balance of \$100
- * Dividend bearing (see rate sheet)
- *Fee-free transactions at GASCU or CO-OP Network ATMs
- *Personalized checks:
 - First Box of checks.....free
 - Members 55 and older.....free
 - Custom print..... fee varies

Advantage Checking

- *Monthly service charge.....\$ 7.00
Monthly service charge waived each month in which at least one of the following minimum requirements is met.
- *Daily minimum combined share balance of \$5 - or
- *Age 55 or older
- *Dividend bearing (see rate sheet)
- *Fee-free transactions at GASCU or CO-OP Network ATMs
- *Personalized checks:
 - First Box of checks.....free
 - Members 55 and older.....free
 - Custom print..... fee varies

ATM Transactions

- *ATM transactions at GASCU or CO-OP Network ATM's..... free
- *ATM surcharge at non-GASCU or non-CO-OP Network.....fee varies
- *GASCU member transaction at any other ATM:
 - First four transactions.....\$0.50
 - After four.....\$1.00
- *ATM Deposit adjustment.....fee varies

Other Fees and Charges

- The following list of fees and charges may be deducted from your account:
- * Account Research/Reconciliation (1 hr. min.)\$25.00/hr
 - * Any Fax Request.....\$ 3.50
 - * Card Replacement/Temporary Card (VISA Dr or Cr).....\$10.00
 - * Cashier's Check, Payable to a Third Party (first 3 are free).....\$4.00
 - * Check Payments by Phone\$10.00
 - * Close/Reopen Account within 90 Days\$25.00
 - * Coin Deposit or Exchange for Cash (no charge to minors).....2%
 - * Courtesy Pay (per item).....\$25.00
 - * Inactive Account (no activity for 12 months)..... \$5.00
 - * Foreign Item Sent for Collection.....min \$40.00
 - * Legal Process Fee (levy, garnishment, judgement etc.).....fee varies
 - * Money Market Accounts
 - Balance Below Required Minimum\$25.00
 - Close/Reopen Account within 90 Days.....\$25.00
 - * Non Member Check Cashing Fee.....the greater of 5% or..\$5.00
 - * Notary for Non GASCU Documents (per signature).....\$10.00
 - * NSF Item (non-sufficient funds).....\$25.00
 - * Regulation D\$25.00
 - * Photocopy of a Check, or Deposit (free online).....\$3.00
 - Additional Charge for Faxed Copy.....\$3.50
 - * Photocopy of Statements (free online).....\$3.00
 - Additional Charge for Faxed Copy.....\$3.50
 - * Real Estate Loans (appraisal, title, recording, demands etc.).....fee varies
 - * Returned Deposit, Cashed Check or Loan Payment.....\$25.00
 - * Returned Mail Due to Bad Address (after 90 days).....\$10.00
 - * Stop Payments (free on PAL system).....\$25.00

Revoke Stop Payments.....\$25.00

- * Teller Checks (3 free per mo for members).....\$4.00
 - Non Member\$6.00
- * Temporary Checks (first 4 free) \$1.00
- * Verification of Deposit \$7.50
 - Additional Charge for Faxed Copy..... \$3.50
- * VISA Late Payment Fee2.0% of int. due or \$5.00
- * VISA Sales Draft Copy \$10.00
- * VISA Statement Copy (free online)..... \$3.00
- * Wire Transfer (incoming)..... \$10.00
- * Wire Transfer (outgoing- domestic only)..... \$15.00

Other Free Products and Services:

- * VISA Credit Cards -
 - No Annual Fees
 - No Balance Transfer Fees
 - No Over Limit Fees
 - No Cash Advance Fees
- * Cashier's Checks (when payable to account holder)
- * Checks- Free to Members Age 55 and Older
- * Checks- First Box of Checks are Free for New Members
- * Consultation with a GASCU Financial Advisor*
- * Holiday Club Savings, No Early Withdrawal Fees
- * Mortgage Loan Rate Locks
- * No Pre-Payment Penalty on GASCU Loans
- * Notary Service for GASCU Documents
- * Online Banking
- * Online Bill Pay
- * Share to Share Transfers
- * Summer Saver Accounts
- * Unlimited In-Branch Transactions
- * VISA Debit/Credit Cards
- * Remote Deposit Capture

*Registered representatives of Western International Securities, member FINRA/SIPC. Western International Securities and its affiliated insurance agencies offer securities, advisory services, and certain insurance products and are not affiliated with other entities named. Products and services offered through Western International Securities are not insured, are not guaranteed by any Credit Union, and may lose value.