

**Fees Subject to Change**

**Without Notice**

Glendale Area Schools CU provides many 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](http://www.gascu.org)

**Member Services**

818.248.7425

**Mailing Address**

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

**Main Branch**

1800 Broadview Drive  
Glendale CA 91208  
Monday-Friday:  
9 a.m.to 5p.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](http://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



**GLENDALE AREA SCHOOLS  
CREDIT UNION**

*It's where you belong*

July 2021

## 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: .....\$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 Activity Printout (Free Online).....\$5.00
- \* 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 1% or ... \$5.00
- \* Notary for Non GASCU Documents (per signature).....\$10.00
- \* NSF Item (non-sufficient funds) .....\$25.00
- \* Excessive Withdrawal Fee (first 6 are free per month) .....\$10.00
- \* Photocopy of a Check, or Deposit (free online) .....\$3.00
  - Additional Charge for Faxed Copy.....\$3.50
- \* Photocopy of Statements (free online) ..... \$5.00
  - 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

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 charges
- \*No minimum balance or direct deposit requirements
- \*Non-dividend bearing
- \*Fee-free transactions at GASCU or CO-OP Network ATMs
- \*Personalized checks:
  - Check Printing..... fee varies

### VIP Checking

- \*Monthly service charge of.....\$ 5.00
- \* Dividend bearing (see rate sheet)
- \*Fee-free transactions at GASCU or CO-OP Network ATMs
- \*Personalized checks:
  - Check Printing..... fee varies

### Advantage Checking

- \*Monthly service charge.....\$ 7.00
- Monthly service charge waived each month if the daily minimum combined share balance of \$1500 is met.*
- \*Dividend bearing (see rate sheet)
- \*Personalized checks:
  - Check Printing..... fee varies

- \* Teller Checks (3 free per mo. for members) ..... \$4.00
  - Non-Member ..... \$6.00
- \* Temporary Checks (per page of 4)..... \$2.00
- \* Verification of Deposit ..... \$10.00
  - Additional Charge for Faxed Copy..... \$3.50
- \* VISA Late Payment Fee .....2.0% of int. due or \$5.00
- \* VISA Sales Draft Copy ..... \$10.00
- \* VISA Statement Copy (free online)..... \$3.00
- \* Wire Transfer (incoming)..... \$15.00
- \* Wire Transfer (outgoing- domestic only) ..... \$20.00

## Other Free Products and Services:

- \* VISA Credit Cards -
  - No Annual Fees
  - No Balance Transfer Fees
  - No Over Limit Fees
  - No Cash Advance Fees
- \* Holiday Club Savings, No Early Withdrawal Fees
- \* Mortgage Loan Rate Locks
- \* No Pre-Payment Penalty on GASCU Loans
- \* Notary Service for GASCU Documents
- \* Online/Mobile Banking
- \* Online Bill Pay
- \* Share to Share Transfers
- \* Summer Saver Accounts
- \* Unlimited In-Branch Transactions
- \* VISA Debit/Credit Cards
- \* Remote Deposit Capture