# 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.





Aust qualify for credit union membership



## Web Site

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.

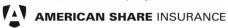
## Find the nearest Co-op Network ATM:

www.co-opnetwork.org 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





July 2021

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**

FreeChecking
*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 varie
VIP Checking
*Monthly service charge of\$ 5.00
* Dividend bearing (see rate sheet)
*Fee-free transactions at GASCU or CO-OP Network ATMs

## Advantage Checking

\*Personalized checks:

*Monthly service charge	.\$ 7.00
Monthly service charge waived each month if the do	iily
minimum combined share balance of \$1500 is me	et.
*Dividend bearing (see rate sheet)	

Check Printing...... fee varies

#### ATM Transactions

ATM Transactions
*ATM transactions at GASCU or CO-OP Network ATM's free
*ATM surcharge at non-GASCU or non-CO-OP Networkfee varies *GASCU member transaction at any other ATM:
ATM Deposit augustinent
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/Reconcilement (1 hr. min.)\$25,00/hr.
* Any Fax Request\$3.50
* Card Replacement/Temporary Card (VISA Dr or Cr)
* 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)
* Courtesy Pay (per item)\$25.00
* Inactive Account (no activity for 12 months)\$5.00
* Foreign Item Sent for Collectionmin \$40.00
* Legal Process F ee (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)
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 (per page of 4) \$2.00
* Verification of Deposit
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)
* 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

<sup>\*</sup>Personalized checks: