



GLENDALE AREA SCHOOLS
CREDIT UNION

***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.



GLENDALE AREA SCHOOLS
CREDIT UNION
Better Banking for Everyone!



NMLS ID
#536925

Must qualify for credit union membership.



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 – Thursday: 9 am – 5 pm
Friday: 9 am – 6 pm

Postal Branch

313 E Broadway, Downstairs
Glendale CA 91209

Monday – Friday: 10 am – 5 pm

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



AMERICAN SHARE INSURANCE

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.



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Schedule of Fees



Serving the Glendale Area Community Since 1937

July 1, 2022

Schedule of Fees

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 along with our 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
- Fee-free transactions at GASCU or CO-OP Network ATMs
- Check printing (standard or personalized) Fee varies

VIP Checking

- Monthly service charge of \$5.00 monthly
- Dividend bearing (see rate sheet)
- Check printing (standard or personalized) Fee varies

Advantage Checking

- Monthly service charge \$7.00 monthly
- A minimum daily checking balance of \$1,500 is required to avoid the service charge*
- Dividend bearing (see rate sheet)
- Check printing (standard or personalized) Fee varies

NOTE: The credit union no longer provides free boxes of checks.

ATM TRANSACTIONS

- ATM transactions at GASCU or CO-OP Network ATMs 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
- ATM deposit adjustment. Fee varies
- Card replacement (VISA debit or credit). \$10.00
- Cashier's check \$5.00
- 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
- Dormant account. \$5.00
- Foreign item sent for collection. min \$40.00
- Inactive account (no activity for 12 months). \$5.00 monthly
- Legal process fee (levy, garnishment, judgement etc.). Fee varies
- Money market accounts balance below required min \$25.00
- Non-member check cashing fee. the greater of 1% or \$5.00
- Notary for non-GASCU documents (per signature). \$15.00
- NSF item (non-sufficient funds) \$25.00
- Overdraft transfer. \$1.00
- Photocopy of a check, or deposit (free online). \$3.00
- Photocopy of statements (free online). \$5.00
- Returned deposit, cashed check or loan payment. \$25.00
- Returned mail due to bad address (after 90 days) \$10.00
- Stop payments (free online). \$25.00
- Revoke stop payments \$25.00
- Teller checks
 - Member (bill pay free online) \$4.00
 - Check made payment to member Free
 - Non-member \$6.00

- Temporary checks (per page of 4) \$2.00
- Verification of deposit \$10.00
- VISA late payment fee 2.0% of int. due or \$5.00
- VISA sales draft copy. \$10.00
- VISA statement copy (free online) \$5.00
- Wire transfer
 - Incoming \$15.00
 - 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
- Notary service for GASCU documents
- Online banking
- Online bill pay
- Summer saver accounts
- Remote deposit capture



gascu.org