



*Own Your Future*

[www.USCcreditunion.org](http://www.USCcreditunion.org)

**Welcome**  
to the Trojan Family

More than 20,000 USC Alumni can't be wrong

# Discover USC Credit Union

As a simple introduction, let us tell you this: USC Credit Union is where Trojans bank.

We're the only financial institution headquartered here on campus, and have all the financial services you'll need while in school, and for the rest of your life:

- Free student checking with exclusive Tommy Trojan Debit card
- Free on-campus ATMs and three on-campus branches
- 30,000 surcharge-free ATMs nationwide, including 5,500 in 7-Eleven stores
- 6,800 Shared Branches nationwide
- Free Home Banking, Bill Pay, Mobile Banking, Mobile Check Deposit, eStatements and eAlerts
- Private student loans
- Credit card with co-signer
- Auto and home loans
- Federally insured savings, money markets, certificates and IRAs

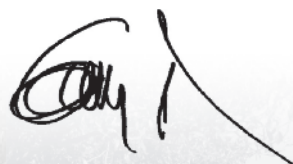
Doing business with us costs less because we're a not-for-profit financial cooperative, owned by and operated for our members.

And our friendly, experienced staff is here to assist you with everything from balancing your checkbook to budgeting. It's good to have someone you can trust close at hand, and no one's closer to USC students than USC Credit Union.

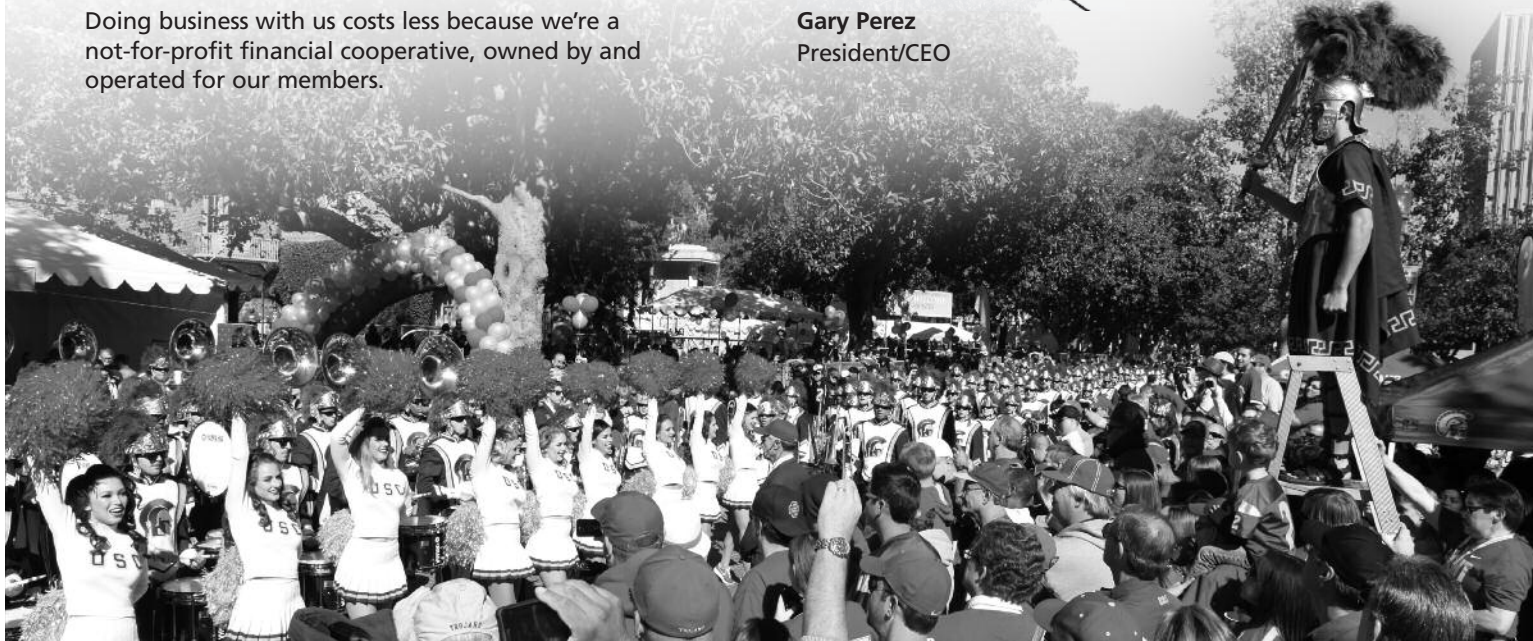
So while banks get rid of free checking, punish simple mistakes with outrageous fees, and use gimmicks like Courtesy Pay to generate income, we are committed to giving our members the greatest possible value. After all, we're part of the Trojan Family, too.

Join USC Credit Union at [www.USCcreditunion.org](http://www.USCcreditunion.org) or at any of our three on-campus branches. If you have questions, please call us toll-free at 877.670.5860.

Sincerely,



Gary Perez  
President/CEO



## The words we hear most from parents: "I already have a checking account at a bank."

A bank account used to be good enough. But the situation has changed. Your student is in school now, and the ability to transfer funds instantly anytime will be crucial. Plus, you want your student to have access to the most versatile and convenient financial services at the lowest possible cost. That's what USC Credit Union provides.

## Take it from a Trojan Parent:

*"The Trojan Family Account is great! It helps my son manage and budget his money while allowing me to transfer funds directly to his account. But the best thing is USC Credit Union itself. Whenever I call, they give me service I don't get from any other financial institution. They helped me settle my son's fee bill, pay parking fees, refill his USCard and they even called to make recommendations on what to do with my CD when it matured. I wasn't sure how to handle my son's finances when he started school, but USC Credit Union has given me peace of mind."*

James Girtlian,  
Proud USC Parent of Justin Girtlian

# Meet USC Credit Union

## Something parents and students can agree on

Things are changing. Addresses. Eating habits. Who does the laundry. Your financial needs are changing too. You may have been with a bank for years, but now it's time to open an account more suited to your current and future financial needs. You'll find it at USC Credit Union.

We're the Trojan Family's own financial institution, serving faculty, staff and alumni, as well as students and their parents. We have the services and experience to make handling University finances easier and more convenient.

## The ONLY financial institution headquartered on campus

We have four branches, conveniently located where your student needs us most — they never have to leave campus to handle their finances.



# Who knows students better than USC Credit Union?

After all, over 20,000 students and alumni are members. They faced the same situations you do today, and they chose USC Credit Union because we provide greater value and convenient access for both parents and students.

We've created products and services specifically to meet the needs of students and parents. At USC Credit Union, we believe our job is

to help students manage their finances early and that the parents are also part of the learning process. We are confident that you will find our products and services do just that.

Welcome to the Trojan Family and USC Credit Union.

# Choose the checking account that's right for you.

	Free Student Checking Account	Free Cardinal Checking Account	Gold Checking Account	Trojan Checking Account
Product Summary	A full-service checking account with all the bells and whistles, but no monthly service fee.	A full-service checking account with all the bells and whistles, no monthly service fee.	A dividend-earning checking account.	A premium checking account for members to maximize their deposits and who need accessibility.
How to avoid Monthly Service Charge	There is no monthly service charge.	There is no monthly service charge.	\$750 minimum daily balance in checking OR \$3,500 in combined share accounts.	\$2,500 minimum daily balance in checking OR \$7,500 in combined share accounts.
Service Charge (if requirements not met)	None	None	\$5 Monthly	\$7 Monthly
Interest Earned	No dividends paid.	No dividends paid.	Dividends paid with minimum balance of \$750.	Dividends paid with minimum balance of \$2,500.
Additional Features	120 free checks and unlimited check writing.  Free withdrawals at more than 30,000 CO-OP Network ATMs.  ATM fee reimbursement up to \$10 per month for out-of-network ATM transactions.  Three free incoming wires per year.  Free: Debit card, estatement, eAlerts, Home banking, Mobile Banking, Mobile Check Deposit and Bill Pay.	Unlimited check writing.  Free withdrawals at more than 30,000 CO-OP Network ATMs.  Free: Debit card, estatement, eAlerts, Home banking, Mobile Banking, Mobile Check Deposit and Bill Pay.	All Cardinal Checking Features plus:  5 no-fee ATM transactions per month at non-USCCU ATMs.*	All Cardinal Checking Features plus:  Unlimited no-fee ATM transactions at non-USCCU ATMs.  No-fee single signer traveler's checks.  3 no-fee cashier's checks/money orders per month.

Trojan Family Account: Links parent and student accounts for easy one-way transfer of funds.

\*Does not apply to other institution's charges.



# For students — our Student Account Package

Ask for our Student Account Package to ensure you take advantage of all our services. It comes with everything the budget-minded student needs.

## Free Student Checking Account

Our most popular, with free withdrawals at on-campus USC Credit Union ATMs and over 30,000 CO-OP ATMs nationwide including 5,500 in 7-Eleven stores. Plus:

- No minimum balance required
- No direct deposit required
- No monthly service fees
- Unlimited check writing
- Free MasterMoney Debit Card
- Free Mobile Check Deposit
- *ATM fee reimbursement up to \$10 per month for out-of-network ATM transactions*
- *Low incoming international wire transfer fee: \$5 / wire transfer*
- *Three free incoming wire transfers per year*

## Your account is always accessible

Get cash, pay bills and manage your account at your convenience using our 24-hour electronic services. We also have 6,800 shared branches across the country. Walk into any one of them and conduct business just as if you were in a USCCU branch. See our website for details.

**Free USCCU ATMs all over campus and town**  
(Including 52 within three miles of campus)

**Free Internet Home Banking**

**Free Mobile Banking**

**Remote Check Deposit**

**Electronic Bill Pay, eStatements and eAlerts**

**Free eStatements**

**Free Teller Visits**

**Free MasterMoney Debit Card**

# Loans

**We're the only place you need to turn for a loan**

USC Credit Union is a full-service financial institution offering all the loans — and value — a student needs.

- Private student loans
- Credit cards with co-signer
- Auto loans
- Line of Credit (Best way to avoid bounced check fees)

# For parents — our Trojan Family Account

As a parent of a college student, there are probably a lot of things on your mind right now, but worrying about your student's financial accounts shouldn't be one of them. We've designed products and services specifically tailored to make the transition as easy as possible.

## Trojan Family Account

The Trojan Family Account is just one of those products. We designed it specifically with parents in mind. It features an account that's linked with your student's to help manage your finances.

- Linked account allows one-way transfer of funds 24 hours a day, online or by phone. Only you can initiate transfers so you can manage how much money your student receives while giving him the freedom to manage his own finances.
- The parent account can be any checking or savings account. You decide.
- Online Funds Transfer Service allows you to quickly transfer funds into your USCCU account from any other financial institution.

Best of all, once you are a member you are a member for life allowing you to take advantage of:

- Federally insured savings, Money Market Accounts, certificates and IRAs
- Home loans
- Equity loans
- Credit cards
- Auto loans
- Checking
- Debit and ATM cards
- And much more

## Join before school starts

It's wise to have your financial management tools in place before classes begin. There are two easy ways to open your account today.

- **Online at [www.USCcreditunion.org](http://www.USCcreditunion.org)**  
(To ensure your account is ready for you when you arrive on campus!) Select "Student" to complete and submit an application.
- **Use application included**  
Complete the application in this booklet and submit it to a USCCU staff member at your Orientation Session, or mail it to:  
USC Credit Union  
Attn: New Membership Department  
P.O. Box 512718  
Los Angeles, CA 90051

Please include a copy of your driver license or government issued ID and your opening deposit if funding with a check.

## To learn more about USC Credit Union:

- Call 877.670.5860
- Visit [www.USCcreditunion.org](http://www.USCcreditunion.org)
- Stop by and visit one of our three campus branches

**The Trojan Family Account is the perfect answer to keep parents and students connected.**

# 1/ Membership Application

Complete and return this application, and we'll open your USC Credit Union account. There is a one-time membership fee of \$9. You can also open your account online at [www.USCcreditunion.org](http://www.USCcreditunion.org).

## About you

If you are under 18 years of age, please also complete Joint Account Owner information section below.

Name (First, MI, Last)		Mother's Maiden Name	
Current Address (If school address not available, use current home address. Cannot be a PO Box.)			
City, State, Zip			
USC E-mail			
Personal E-mail			
Social Security Number / Tax ID		Birthdate / /	
Driver License # / State ID #		State	Exp. Date
Home/Mobile Phone ( )	<input type="checkbox"/> Home <input type="checkbox"/> Mobile	Work Phone ( )	Ext.
USC Student ID Number		Expected Graduation Date (Mo / Yr)	

How did you hear about USC Credit Union?

- ☐ Orientation Session
- ☐ USC Credit Union Web site
- ☐ Another member
- ☐ USC Orientation Web site
- ☐ *Daily Trojan*
- ☐ Other (please describe) \_\_\_\_\_

## Pay-on-Death (POD) Designation (Beneficiaries)

In the event of the death of all owners of this account, you hereby designate the following person(s) as beneficiary(ies) to receive any and all amounts from all share, Money Market, share draft, certificate and sub-accounts. You agree and understand that Pay-on-Death payees receive equally the proceeds of all accounts on which they are named.

<b>POD beneficiary #1:</b> Name (First, MI, Last)		Relationship
Address		
<b>POD beneficiary #2:</b> Name (First, MI, Last)		Relationship
Address		

## Joint Account Owner information

A joint owner is required if the primary member is under 18 years of age. If you are 18 or older and do not wish to have a joint owner, please skip this section.

Joint Owner's Name (First, MI, Last)		Mother's Maiden Name	
Social Security Number / Tax ID		Birthdate / /	
Driver License # / State ID #		State	Exp. Date
Address (If different from primary owner. Cannot be a PO Box.)			
City, State, Zip			
Home Phone ( )		E-mail	
Employer	Work Phone ( )	Ext.	

Credit Union use only:

Account # \_\_\_\_\_

## Signature and opening deposit payment

To open your Student Account Package, simply complete this form. Indicate your initial deposit to each account and which checking account you wish to open.

☐ **Yes, I want a Student Account Package with Free Student Checking, MasterMoney Debit Card and overdraft protection from savings.**

Type of account	Minimum savings opening deposit	Your deposit
<input checked="" type="checkbox"/> Savings	\$1	\$ <u>1</u>
<input type="checkbox"/> Additional savings		\$ _____
<input type="checkbox"/> Checking (choose one)		\$ _____
<input type="checkbox"/> Free Student Checking	\$0	
<input type="checkbox"/> Free Cardinal Checking*	\$25	
<input type="checkbox"/> Gold Checking*	\$25	
<input type="checkbox"/> Trojan Checking*	\$25	
Choose one <input type="checkbox"/> Debit/ATM card <input type="checkbox"/> ATM card only		9
<input checked="" type="checkbox"/> Membership Fee		\$ _____
<b>Total deposit</b>		<b>\$ _____</b>

### Payment method (choose one)

- ☐ Check enclosed in the amount of: \$ \_\_\_\_\_
- ☐ ACH transfer (see section 2 and complete ACH Master Agreement)
- ☐ Transfer opening deposit balances from Visa/MasterCard credit/debit card:

Card Number (Note: This will be considered a Cash Advance.)		Expiration Date
Name (as it appears on Visa/MasterCard)		Amount \$
Cardholder's Signature X		Date

\*Other monthly fees may apply. Please see page 2.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver license or other identifying documents. You are verifying under penalty of perjury that all statements and information contained herein are true and correct and that the Taxpayer Identification Number (TIN) is correct. You understand joint owners are co-owners and each person named as owner may use the account individually. Joint owners have the right of survivorship on the account. Your signature below also certifies that you have received a copy of the Credit Union's Truth-in-Savings Account Disclosure and Agreement or, in the event that the account is applied for by mail, that you will notify the Credit Union if a TIS Disclosure and Agreement is not received within ten (10) business days from the date this application is mailed. By signing below, you authorize the Credit Union to receive and exchange credit, income and employment information, permit the Credit Union to verify this information from which sources it deems necessary, and may, now and in the future, provide others with information regarding your credit history, to the extent permitted by law. You agree that all owners of any account requested herein agree to the terms, conditions, and covenants of the agreements applicable to each account as set forth in the Disclosure and Agreement. Your acceptance and/or use of any remote access services (such as ATM/Debit cards or Phone Assistance Line services) shall certify your agreement to be bound by the agreements covering such services in the Credit Union's Disclosure and Agreement and Electronic Services Agreement. You are a U.S. citizen or resident Alien, and you are not subject to backup withholding.

Student's Signature X	Date
Joint Owner's Signature (if applicable) X	Date

Please submit this completed application to a USCCU staff member, or mail it along with a copy of your driver license or government issued ID to:

**USC Credit Union** Attn: New Membership Dept.  
Box 512718, Los Angeles, CA 90051

Credit Union use only:

ID verification \_\_\_\_\_  
ChexSystems \_\_\_\_\_

# Member — New Account Questionnaire

The New Account Questionnaire must be completed and is required to complete your membership application. Failure to do so will delay opening your new account.

1. What is your occupation?

- ☐ Student
- ☐ Teacher / faculty member
- ☐ Other (please describe) \_\_\_\_\_
- \_\_\_\_\_

2. What is the source of funds that you will be depositing into your account?

- ☐ Paycheck
- ☐ Parents
- ☐ Other income (please describe) \_\_\_\_\_
- \_\_\_\_\_

3. Deposits will consist of (check and complete all that apply)

- ☐ Cash

Average amount \$ \_\_\_\_\_
- ☐ Wire

Average amount \$ \_\_\_\_\_
- ☐ Electronic (such as PayPal, etc.)

Average amount \$ \_\_\_\_\_
- ☐ Direct Deposit
- ☐ Check

4. Withdrawals will be made by (check and complete all that apply):

- ☐ Cash

Average amount \$ \_\_\_\_\_
- ☐ Wire

Average amount \$ \_\_\_\_\_
- ☐ Electronic (such as PayPal, etc.)

Average amount \$ \_\_\_\_\_
- ☐ Check
- ☐ Checkcard
- ☐ ATM

5. Are any of your parents or relatives an elected official or hold a politically appointed position in a foreign country?

- ☐ No
- ☐ Yes

a. If Yes, please state the country: \_\_\_\_\_

b. Please describe the position: \_\_\_\_\_

c. Will this person be sending money to you?

☐ Yes

☐ No

d. If Yes, what is the source of funds for that money? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_
- e. How much will this person be sending you each month? \$ \_\_\_\_\_



## 2/ ACH Master Agreement

This application makes it easy to transfer money from **any** financial institution into **any** USC Credit Union account. It's easier, faster and safer than wiring money or mailing checks.

- No transaction fees for transfers of at least \$250 (\$1 fee for transfers less than \$250) or for loan payments.
- Transfer requests received after 3 pm will be processed the following business day. For monthly recurring transfers, a pre-notification may be necessary.

Please complete this form to enroll for ACH and mail, fax or bring it to one of our on-campus branches.

Once this agreement is in effect, requests for ACH withdrawals for deposit into the USCCU designated account may be sent:

BY MAIL  
**USC Credit Union**  
Box 512718  
Los Angeles, CA 90051

BY FAX  
213.821.7152

Questions?  
Call 213.821.7100 or  
877.670.5860

## Part 1

To be completed by holder of account of withdrawal

Name of Account Holder (First, MI, Last)		
Phone Number (        )		
Address		
City, State, Zip		
Name of Financial Institution		Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Account Number		Routing Number (ABA Number)
Amount of Withdrawal \$	Frequency of Withdrawal <input type="checkbox"/> Monthly <input type="checkbox"/> One-Time Only	Date of Withdrawal (If monthly, withdrawal will occur each month.)    /    /

AUTHORIZATION: By signing this form, I hereby authorize the initiation of a deduction from the account listed in Part 1 above and a credit to the USC Credit Union account listed in Part 2. USC Credit Union may also accept written requests via mail or fax to initiate a one-time withdrawal from my account listed in Part 1 to deposit into the designated account in Part 2.

Signature X	Date
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**Transaction Fees:** No transaction fees will be assessed for amounts of \$250 or more or for any loan payment. If less than \$250 and not a loan payment, a transaction fee of \$1 will be assessed and deducted from the amount deposited into the USC Credit Union account listed in Part 2.

Password (To be used when you communicate with us)
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## Part 2

USC Credit Union account information

Name of Account Holder to Receive Deposit (First, MI, Last)	
Phone Number (        )	
Address	
City, State, Zip	
Name of Financial Institution	Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
<b>USC Credit Union</b>	
<b>Account Number (If opening a new account, leave blank and account number will be assigned.)</b>	Routing Number (ABA Number) <b>322079557</b>

Requests received by 3pm will have funds credited to the recipient's USC Credit Union account the next business day. If funds are not available at the time of ACH (Automated Clearing House) withdrawal, or the request is rejected for any reason, funds may not be available in the USCCU account of deposit and a returned item fee will be assessed. The USCCU account holder will be responsible for any additional returned items or fees due to insufficient funds.

Automatic monthly withdrawals may be discontinued with at least 14 days notice. Requests to discontinue automatic withdrawals must be received in writing. Furthermore, this agreement may be cancelled at anytime with a written request from the Account Holder listed in Part 1. USC Credit Union reserves the right to revoke this agreement at anytime and will notify the Account Holder listed in Part 1 within 14 days of revocation.

## 3/ Trojan Family Account

Parents: A Trojan Family Account connects a USCCU account in your name to your student's USCCU account. You can instantly transfer funds to your student 24 hours a day by phone or computer. (NOTE: Your student cannot access your account, so you control all transfers!) **Complete this application, and be sure your student opens a USCCU account as well.**

- ☒ **Yes I want to open a Trojan Family Account:**  
☒ **Savings (\$1 min.)**  
☐ **Money Market (\$2,500 min.)**  
☒ **Membership fee \$9 (one time)**
- Checking (\$25 min.)\* Type:  
☐ **Cardinal**    ☐ **Gold**  
☐ **Trojan**

Initial Deposit for Trojan Family Account \$		E-mail	
Parent/Guardian (First, MI, Last)		Mother's Maiden Name	
Social Security Number / Tax ID		Birthdate /    /	
Driver License # / State ID #		State	Exp. Date
Address (Cannot be a PO Box)			
City, State, Zip			
Phone (        )		<input type="checkbox"/> Home    Work Phone <input type="checkbox"/> Mobile    (        )	Ext.
Second Parent/Guardian (Optional) (First, MI, Last)		<input type="checkbox"/> Home    Phone <input type="checkbox"/> Mobile    (        )	
Social Security Number / Tax ID		Birthdate /    /	Mother's Maiden Name
Driver License # / State ID #		State	Exp. Date

### Pay-on-Death (POD) Designation (Beneficiary)

In the event of the death of all owners of this account, you hereby designate the following person(s) as beneficiary(ies) to receive any and all amounts from all share, Money Market, share draft, certificate and sub-accounts. You agree and understand that Pay-on-Death payees receive equally the proceeds of all accounts on which they are named.

<b>POD Beneficiary #1:</b> Name (First, MI, Last)		Relationship
Address		
<b>Parent 1:</b> Signature X		Date
<b>Parent 2:</b> Signature X		Date

### Payment method (choose one)

- ☐ Check enclosed in the amount of \$ \_\_\_\_\_
- ☐ ACH transfer (see section 2 and complete ACH Master Agreement)
- ☐ Transfer opening deposit balances from Visa/MasterCard credit/debit card:

Card Number (Note: This will be considered a Cash Advance.)		Expiration Date
Cardholder's Full Name (As it appears on Visa/MasterCard)		Amount \$
Cardholder's Signature X		Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver license or other identifying documents. You are verifying under penalty of perjury that all statements and information contained herein are true and correct and that the Taxpayer Identification Number (TIN) is correct. You understand joint owners are co-owners and each person named as owner may use the account individually. Joint owners have the right of survivorship on the account. Your signature certifies that you have received a copy of the Credit Union's Truth-in-Savings Account Disclosure and Agreement or, in the event that the account is applied for by mail, that you will notify the Credit Union if a TIS Disclosure and Agreement is not received within ten (10) business days from the date this application is mailed. By signing below, you authorize the Credit Union to receive and exchange credit, income and employment information, permit the Credit Union to verify this information from which sources it deems necessary, and may, now and in the future, provide others with information regarding your credit history, to the extent permitted by law. You agree that all owners of any account requested herein agree to the terms, conditions, and covenants of the agreements applicable to each account as set forth in the Disclosure and Agreement. Your acceptance and/or use of any remote access services (such as ATM/Debit cards or Phone Assistance Line services) shall certify your agreement to be bound by the agreements covering such services in the Credit Union's Disclosure and Agreement and Electronic Services Agreement. You are a U.S. citizen or resident Alien, and you are not subject to backup withholding.

### FOR USCCU USE / TFA #



# Frequently Asked Questions about USC Credit Union

## What address should I list on my USC Credit Union membership application?

Your account will be automatically set up with E-statements, however if you decide to receive paper statements please list the address you want your monthly statements, checks and other materials mailed to. This is generally the address you're residing at while in school. If you don't have this address yet, please list your current home address.

## How soon will I receive my USCCU account number once I join?

When you join online, your account number, membership information and initial deposit receipt will be mailed to you within 7–10 business days. Any Personal Identification Numbers (PINs), debit cards, and checks will be mailed within 7–10 days. Your Home Banking and Telephone Teller passwords will be mailed in 5–7 days.

## How soon can I apply for a USCCU loan?

As soon as you become a USCCU member, you can apply for loans immediately.

## Can I use ATMs other than USCCU's?

Yes. Besides our on-campus ATMs, you can use any of over 30,000 CO-OP ATMs including 5,500 in 7-Eleven stores with no surcharge. Use the convenient ATM locator on our Mobile Banking or home page to find the ATMs closest to you.

## Can I complete the Membership Application online?

Yes. Visit [www.USCcreditunion.org](http://www.USCcreditunion.org) and click on "Membership," then choose "Apply Online." You can complete and submit your application from our web site.

## How do I make the opening deposit into the account?

There are three ways:

- Check
- Transfer the opening deposit from your Visa or MasterCard  
(Please note this may be treated as a cash advance by your financial institution.)
- Transfer funds electronically either one time only or monthly.  
The process you choose depends on whether or not you are a member of USC Credit Union.

## How can a parent transfer funds to their student's account?

The easiest way is to open a Trojan Family Account. It's a checking account for parents that's linked to the student's account. Parents can transfer funds anytime by phone or the Internet. You can also use our Online Funds Transfer service described below.

Here is the information you need when transferring funds to a USCCU account: USCCU, ABA # 3220-79557

PO Box 512718, Los Angeles, CA 90051-2718

First and Last Name & USCCU account number.

(Please note that you may also need the address of the beneficiary.)

## How do I transfer funds to the student account if I am a member of USCCU?

- Sign up for our Home Banking service at [www.USCcreditunion.org](http://www.USCcreditunion.org) and use the **Online Funds Transfer** service to transfer funds from your Trojan Family Account or any financial institution to yours or your student's USC Credit Union account.
- If you don't want to use the online option, complete the ACH Master Agreement and select one-time or recurring transfer, depending on your needs.

## How do I transfer funds to the student account if I am not a member?

- Complete the ACH Master Agreement included in the application to initiate one-time or recurring transfers from your financial institution to your student's USCCU account.
- If you have Bill Pay with your financial institution you can transfer funds that way. Check to see if your financial institution will set USCCU up as a payee for electronic payment.
- Initiate a wire transfer with your financial institution to send funds to USCCU. (They may charge a fee).

## Do I need a Social Security number to join?

Yes, unless you are a foreign student. In that case, a valid passport, U.S. Visa, a student ID number assigned by the University and a W8-BEN IRS form will be required from you.

## What forms of ID do you require for opening an account?

You need one of the following forms of ID:

- Valid Driver License
- Passport
- State ID card

## Where are your office locations and hours?

We have three branches to serve you:

- University Park Campus: Tutor Center (STU 106)
- Flower Street Branch: (CUB), 1st floor 3720 S. Flower Street
- Health Sciences Campus: Seaver Residence Hall (SRH), 1969 Zonal Ave, Suite 101B
- Orange County Relationship Center: 2272 Michelson Drive, Suite 102, Irvine

All are open Monday through Friday, from 9 am to 5 pm.

You can also visit 6,800 CU Service Center Shared Branches nationwide. Use the branch locator on our home page to find the nearest branches.

## Can my family members join too?

Yes. After you join USCCU, your family can also join. Eligible family members include parents, siblings, children, spouses and grandparents.

## I'm an international student. Are there any different requirements or procedures for me to open an account at USC Credit Union?

You just need to have your passport, and USC Student ID. If you do not have USC Student ID yet, please provide your Admission Letter. You will be asked to fill out a W-8 BEN IRS form.

We encourage you to apply for membership online before arriving at school. Simply complete the online application, and upload the necessary documents.

## If you have any other questions...

Call us toll free at 877.670.5860 or visit [www.USCcreditunion.org](http://www.USCcreditunion.org).

How does your bank compare to us?

	USC Credit Union Student Checking	Bank of America MyAccess Checking	Chase College Checking	Wells Fargo College Combo	Citibank Student Checking
Minimum initial deposit	\$0	\$25	\$25	\$50	\$0
Monthly service charge	\$0	\$12	\$6	\$3	\$0
How to avoid monthly service charge	Free for all USC students	Free for USC students until age 23, or direct deposit of \$250/mon, or average daily balance of \$1,500	Free for 5 years for USC students up to age 23, or direct deposit of \$500/mon, or average monthly balance of \$1,500	Direct deposit, or minimum daily balance of \$500	Free for students in accredited college or university
Banking solutions	Online, iPad and mobile banking	Online, mobile and text banking	Online banking Bill Pay, mobile banking	Online banking, Bill Pay, mobile banking	Online, iPad, mobile and text banking
Mobile app with check deposit	Yes, up to \$5,000	Yes, up to \$1,000	Yes, up to \$2,000	Yes, up to \$1,000	Yes, up to \$500
Free checks	120	No	No	No	150
Awe-inspiring Tommy Trojan Debit card	Yes	Yes (but not as nice)	No	No	No
Free ATMs	30,000	16,220	16,100	12,094	28,000
Access to Non-Proprietary ATMs	Free (up to \$10/month)	\$2.50 fee per transaction	\$2.50 fee per transaction	\$2.50 fee per transaction	\$2.50 fee per transaction
Incoming wire fee	3 free annually (then \$5 each)	\$12.50	\$12	\$15	\$10
Overdraft fee/ Stop payment fee	\$10	\$35	\$35	\$25	\$10
Knows the name of USC's famous white stallion*	Yes	No	No	Has their own horses	No

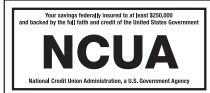
*\*His name is Traveler. Better know this before the first football game. This Traveler is the seventh in a proud line.*

Account comparisons gathered from financial institutions' websites on April 22, 2014 and subject to change. For illustration only purposes only.

# Notes



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