

## Schedule of Fees and Charges

(Effective September 1, 2009)

All fees and charges assessed on University Credit Union accounts supersede previous schedules and are subject to change at any time.

### ACCOUNT FEES

- Checking Accounts – Minimum Balance, per month
  - Non-interest Checking ..... **No charge**
  - Interest Checking (if average daily balance is below \$3,000) ..... **\$ 5.00**
- Check Printing Orders ..... **Varies**
- Copy of Cleared Checks:
  - First two copies in the month ordered ..... **No charge**
  - Copies after the first two checks, each ..... **\$ 3.00**
  - "Rush" requests per hour, (does not include per item cost) ..... **\$25.00**
- Copy of Deposited Item, activity within 3 months of deposit date, each deposited item ..... **\$10.00**
- Inactive Account with Low Balance, per month (if there is no share or loan transaction activity for 6 months and a combined share and loan balance is less than \$200 at the end of month) ..... **\$ 5.00**
- Insufficient Funds (created by check, in-person or ATM withdrawal, or other electronic means)/Uncollected Funds
  - Insufficient Funds (NSF), each ..... **\$22.00**
  - Overdraft, each ..... **\$22.00**
- Overdraft Transfer from Savings, (by any transaction type), each ..... **\$ 2.00**
- Returned Items, each
  - Deposits ..... **\$ 5.00**
  - Deposits, causing negative account ..... **\$25.00**
- Stop Payment, each ..... **\$12.00**
- Temporary Checks, pkg. of 10 ..... **\$ 3.00**

### ELECTRONIC SERVICES

- ATM/VISA Check Card Service
  - Unlimited ATM transactions at UCU ATMs
  - Unlimited Point-of-Sale (POS) transactions
  - Surcharge-free and transaction-free transactions at CO-OP Network ATMs
  - Unlimited VISA Check Card transactions
  - Non-UCU owned ATM transaction fees (does not include transactions at CO-OP Network ATMs), each:
    - Withdrawals, Transfers and Inquiries ..... **\$ 1.00**
    - ATM Surcharges ..... You may be charged an ATM or POS transaction surcharge by the ATM or POS provider.
    - Foreign Country Transactions ..... Transactions processed in foreign countries are subject to exchange rates and processing fees (i.e., 1% of the purchase).
  - VISA Check Card, copy of receipt, each ..... **\$10.00**

- ATM Card or PIN, rush delivery, each ..... **from \$50.00**
- ATM Card, Temporary or Replacement ..... **\$10.00**
- Personal Identification Number (PIN) Replacement, ATM / eBanking..... **\$10.00**
- Web Bill Pay Service (includes 18 payments per cycle month; add'l payments per cycle month: \$.40 each)
  - Primary Checking, per cycle month .... **No monthly fee**
  - Inactive accounts, per cycle month ..... **\$ 5.95**
  - Secondary Checking, per cycle month ..... **\$ 5.95**
- Web Bill Pay (*CheckFree* fees, in addition to UCU fees)
  - Insufficient Funds (NSF), each ..... **\$22.00**
  - Next Day Check Payment, per item ..... **\$15.00**
  - Stop Payment, each ..... **\$17.50**
- Wire Transfers, each
  - Incoming ..... **\$ 5.00**
  - Outgoing, Domestic ..... **\$20.00**
  - Outgoing, International ..... **\$35.00**
  - International Wire Tracer ..... **\$35.00**
  - Service Wire/Amendment ..... **\$25.00**
  - Fees charged by any processing bank ..... **varies**

### MISCELLANEOUS

- Cashiers Check, each ..... **\$10.00**
- Collection of Foreign Items, each
  - Domestic ..... **\$20.00**
  - International ..... **\$55.00**
  - Fees charged by any processing bank ..... **varies**
- Copy of Statement
  - Previous Month (excludes eStatements) .... **No charge**
  - 2 Months and older, each ..... **\$ 3.00**
  - Special Statement/print out ..... **\$ 3.00**
- Escheat Processing ..... **\$ 2.00**
- Fed Ex or any other delivery service ..... **from \$16.50**
- Lien Satisfieds ..... **\$15.00**
- Levy Processing, each ..... **\$30.00**
- Medallion Guarantee, per document ..... **\$20.00**
- Money Order, each ..... **\$ 2.00**
- Notary Service, per signature ..... **\$10.00**
- Reconcile/Research, per hour ..... **\$30.00**
  - Minimum one hour and additional charges for photocopying, etc. (as stated on this schedule)
- Reopen/Transfer Account, each ..... **\$50.00**
- Reporting Correction to IRS or State, each ..... **from \$50.00**
- Returned Mail ..... **\$ 3.00**
- Travelers Cheques (American Express), charge based on percentage of total purchase amount:
  - Standard ..... **1%**
  - *Cheques for two* ..... **1½%**
  - Gift Cheques, each ..... **\$ 2.50**
- Verification Letter for account, deposit or signature verification, each ..... **\$10.00**