



GENERAL SERVICES:

Table listing general services such as Close Account, Reopen an Account, Account Reconciliation, and various wire transfer fees.

CHECKING SERVICES:

Table listing checking services including Value Checking, Interest Checking, Advantage Checking, and Overdraft Privilege.

WEB BILL PAY (Offered with a valid checking account)

Table listing Web Bill Pay Service and Secondary Checking Account fees.

CHECKFREE WEB BILL PAY FEES (In addition to UCU fees)

Table listing checkfree web bill pay fees such as Insufficient Funds (NSF) and Next Day Check Payment.

ATM / DEBIT CARD SERVICES:

Table listing ATM and debit card services including ATM Transactions, ATM Withdrawal, and ATM Transfers.

CERTIFICATE ACCOUNTS

Table listing certificate account fees for Early Withdrawal for up to 24 month term and 25 - 60 month term.

IRA ACCOUNTS:

Table listing IRA Account Transfer fee.

1st DEED MORTGAGE LENDING:

Refer to Good Faith Estimate Provided During Application Processing. Existing UCU Loan Term or Rate Adjustment. Varies

2ND DEED MORTGAGE LENDING:

Refer to Good Faith Estimate Provided During Application Processing. Application Fee (Refunded at the time of funding of \$20,000 or more upon closing)

Table listing 2nd deed mortgage lending fees including 2nd Trust Deed, HELOC, Mortgage Payoff Demand, and Subordination.

CONSUMER LOAN LENDING:

Table listing consumer loan lending fees including Private Party DMV Processing, Existing UCU Loan Refinance, and Notarized Automobile Lien Release.

MASTERCARD CREDIT CARD SERVICES:

Table listing Mastercard credit card services including Late Payment, Payment Returned Item, and Cash Advance.

* - Changes from the previous Schedule of Fees and Charges
1 - Amount may be restricted.
2 - ATM or Everyday Debit Processing Overdraw Privilege requires explicit OPT-IN from member.
DAB = Daily Average Balance



Your Savings Federally Insured to at Least \$250,000 and Backed by the Full Faith of the United States Government.