

# Rates

# United Credit Union

## Fees

<b>Detail</b>	<b>Current</b>
<b>Membership/Specific Account Fees</b>	
Business Checking Service Fee	\$10.00 Per Month
Money Market Monthly Service Charge; If balance drops below \$1,000	\$10.00 Per Month
Regular Share Account New Membership Fee	\$1.00
Bill Pay Monthly Service Fee (Free w/ E-Statements or at least 2 bill pay transactions per month)	\$5.95 Per Month
<b>Account and Loan Fees</b>	
Account Investigation, Research, Reconciliation, Verification of Deposit/ Loan (minimum 1 Hr)	\$35.00 Per Hour
Check Copy Fee	\$3.00 Each
Courtesy Pay/Paid NSF Fee- ACH, Bill Pay, Draft, and EFT	\$30.00 Per Item
Debit Card Replacement Fee	\$10.00 Each
Debit Card Pin Replacement Fee	\$3.00
Deposit Collection Item	\$30.00
Excessive Withdrawal Fee- More than 6 Regular Share Withdrawals	\$2.00 Each
Loan Extension Fee (Skip a Pay)	\$35.00 each
Loan Late Fee: Delinquent Consumer Loan, MasterCard, Real Estate/ Mortgage	5% of payment after 15 days with a minimum of \$25.00
Loan Modification Fee (Collateral Substitution / Early Release)	\$35.00 Per Event
MasterCard Replacement Fee (Excludes Renewal Cards)	\$10.00 Each
MasterCard Pin Replacement Fee	\$3.00
NSF Return Fee- ACH, Draft, EFT, and Loan Payments	\$30.00 Per Item Max 5 Per Day
Overdraft NSF Transfer Fee- ACH, Draft, and EFT	\$15.00 Per Transfer
Regular Share Early Closure Fee (If Account closed within first 90 Days)	\$20.00
Return Item Chargeback Fee- Deposited Item Returned Unpaid	\$30.00 Each
Statement Reprint	\$10.00 Each
Account Print Out Fee	\$5.00 Each
Stop Payment Fee- ACH, Draft, and EFT	\$35.00 Per Item
Teller Checks (payable to other)	\$10.00
Teller Checks (payable to self)	\$5.00
Share Draft Checking Fee (free if you have E-Statements OR minimum av balance of \$1000 OR Senior Account)	\$6.00 per month
<b>General Service Fees</b>	
ACH Origination (Free Recurring Monthly Debit)	\$5.00 One Time Debit
Coin Counting Loose Coin	5% of Total

Fax Fee (Up to 10 Pages)	\$5.00
Legal Process Fee (Levy, Garnishments, Holds, Child Support, & other legal attach)	\$100.00 per instance
Legal Documents review (POA, Heirship, or other legal documents)	\$50.00
Money Order Fee	\$5.00 Per Money Order
Return Mail Processing Fee	\$10.00 Per Item
Temporary Checks (excludes new account opening)	\$4.00 Per Sheet
Verification of Income/Deposit	\$10.00 Each
Check Cashing Fee (applies to share accts w/o other services and non-members)	\$5.00
VISA Gift Card	\$5.95
VISA Travel Card (other fees may apply)	\$9.95
VISA Travel Card Reload	\$4.95
Wire Transfer Incoming Fee	\$10.00 Per Transfer
Wire Transfer Outgoing Fee	\$35.00 Per Transfer

*If you have any questions or require current rate and fee information on your account, please call the Credit Union at (903) 595-3604*