

# 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  |
| 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) | Cost to CU or minimum \$25.00 whichever is greater |
| 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   | \$5.00 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*