

UCU FEE SCHEDULE Effective 1/1/2020

Senior Savings and RELI  
Checking Account (60 and  
up Years Young

	Regular Share		
New Membership Fee	\$ 1.00	\$	1.00
Regular Share Early Closure Fee (if closed within 90 days)	\$ 20.00	\$	20.00
Money Market Monthly Fee (if balance < \$1,000)	\$ 10.00	\$	10.00
Business Checking Monthly Fee	\$ 10.00	\$	10.00
Bill Pay Monthly Fee (Free w/E-statements or at least 2 bill pay transactions per month)	\$ 5.95	\$	5.95
Account Reconciliation per hr (min 1 hr)	\$ 40.00		<b>Free</b>
Account Investigation, Research, Verification of Deposit/Loan per hr (min 1 Hr)	\$ 40.00	\$	40.00
Check Copy Fee (2 free per statement)	\$ 3.00		<b>Free</b>
Check Order per box fee	Varies based on style chosen		<b>1 Free CU design box per year</b>
Courtesy Pay/Paid NSF Fee-ACH,Bill Pay, Draft, EFT	\$ 35.00	\$	35.00
Debit Card Replacement Fee	\$ 10.00		<b>Free</b>
Debit Card Pin Replacement Fee	\$ 3.00		<b>Free</b>
Deposit Collection Item	\$ 35.00	\$	35.00
Excessive Withdrawal Fee-More than 6 Regular Share W/D	\$ 2.00	\$	2.00
Loan Extension Fee (Skip a pay)	\$ 35.00	\$	35.00
Loan Late Fee: Delinquent Consumer, Loan, MasterCard, Real Estate/Mortgage	5% of payment after 15 days with a minimum of \$25.00	5% of payment after 15 days with a minimum of \$25.00	
Loan Modification Fee	\$ 50.00	\$	50.00
MasterCard Replacement Fee (excludes renewals)	\$ 10.00	\$	10.00
MasterCard Pin Replacement Fee	\$ 3.00	\$	3.00
NSF Return Fee-ACH, Draft, EFT, and Loan Payments	\$ 35.00	\$	35.00
Overdraft NSF Transfer Fee-ACH, Draft, Bill Pay, EFT	\$ 25.00	\$	25.00
Return Item Chargeback Fee/Deposited Item Returned	\$ 35.00	\$	35.00
Statement Reprint	\$ 10.00		<b>Free</b>
Account Print Out Fee	\$ 5.00		<b>Free</b>
Stop Payment Fee-ACH, EFT, Draft	\$ 35.00	\$	35.00
Teller Checks (payable to other)	\$ 10.00	\$	5.00
Teller Checks (payable to self)	\$ 5.00		<b>Free</b>
Share Draft Check Fee (free if you have E-Statements or minimum avg balance of \$1,000)	\$ 8.00		<b>Free</b>
Process Loose Coin	5% of Total		<b>Free</b>
Fax Fee (up to 10 pages)	\$ 5.00		<b>Free</b>
Legal Process Fee (Levy, Garnishments, Holds, Child Support) per instance fee	\$ 100.00	\$	100.00
Legal Documents Review (POA, Heirship, or other legal documents)	\$ 50.00	\$	50.00
Money Order Fee (per item)	\$ 5.00		<b>Free</b>
Return Mail Processing Fee (per item fee)	\$ 10.00	\$	10.00
Temporary Checks (per sheet fee)	\$ 5.00		<b>Free</b>
Check Cashing Fee (applies to minimum balance share account w/o other services and non-members)	\$ 10.00	\$	10.00
Wire Transfer Incoming Fee	\$ 10.00		<b>Free</b>
Wire Transfer Outgoing Fee	\$ 35.00	\$	35.00