

# UCCU FEE SCHEDULE

**Effective Date: December 16, 2022** (unless expressly noted that a later date applies)

FEE NAME	AMOUNT
Address Correction Fee	\$10.00 if post office initiated; no fee if initiated by member
ATM Transaction or Inquiry Fee	\$1.50 at non-UCCU owned ATM; no fee at UCCU owned ATM
Bad Address Fee	\$5.00
Business Basic Checking	\$0 monthly maintenance fee if enrolled in e-statements (\$5.00 per month otherwise) No fee first 20 checks written, including Bill Pay checks, then \$0.20 each No fee first \$2,000 cash deposited per month then \$0.25 per \$100
Business Growth Checking	\$0 monthly maintenance fee if maintain an average balance of \$1,500 during statement cycle (\$10.00 per month otherwise) No fee first 50 checks written, including Bill Pay checks, then \$0.20 each No fee first \$5,000 cash deposited per month then \$0.25 per \$100
Business Premier Checking	\$0 monthly maintenance fee if maintain an average balance of \$20,000 during statement cycle (\$25.00 per month otherwise) No fee first 150 checks written, including Bill Pay checks, then \$0.20 each No fee first \$20,000 cash deposited per month then \$0.25 per \$100
Business Checking Commercial	Monthly Service Fee: \$6.00 per month Deposit Fee: \$0.20 per deposit Deposited Item Fee: \$0.04 per deposited item Debit Transaction Fee: \$0.10 per debit
Cashier Check Fee	\$1.00 per check
Certificate Early Withdrawal Penalty	Consumer accounts: refer to UCCU's Truth-in-Savings Disclosure for Certificates of Deposit Accounts Business accounts: refer to UCCU's Dividend Rates and Savings Disclosure for Business Certificate of Deposit Accounts
Coin Machine Processing Fee	For members: 10% charge for amounts \$200 or greater For non-members: 10% charge on all amounts
Courtesy Pay Fee*	\$25.00 per item (\$5 per item on Youth Checking)
Garnishment Fee	\$100.00 per garnishment
Inactive Account Fee**	\$5.00 per month
Insufficient Funds Fee*	\$25.00 per item (\$5 per item on Youth Checking)
International Transaction Fee	Up to 2% of card transaction amount
Loan Skip Payment Fee	\$25.00 per loan
Membership Fee	\$5.00 (waived if under age 18) for consumer \$15.00 for business/commercial
Non-UCCU Card Fee	One-time payment online or by phone: \$8.00 per \$1,000 Recurring transactions: no charge In-person transactions: no charge
Prime Checking Fee	\$6.00 per month
Prime Plus Checking Fee	\$10.00 per month
Research Request Fees	Reconciliation/Research Fee: \$25.00 per hour with a \$15.00 minimum charge Check Copy Retrieval Fee: \$3.00 per check Letter of Account Verification: \$25.00 Statement Copy Fee (paper): \$5.00 per month Statement Copy Fee (electronic): \$25.00 for 1 year \$40.00 for 2 years \$50.00 for 3 years

Returned Deposit Fee <i>effective until February 12, 2023</i>	\$25.00 per item (if member's personal check) \$10.00 per item (third party check)
Returned Deposit Fee <i>effective starting February 13, 2023</i>	\$25.00 per item (if member's personal check) \$25.00 per item (repeated returned items from the same originator)
Safe Deposit Box Drilling Fee	\$125.00 per drill
Safe Deposit Box Key Replacement Fee	\$25.00 per key
Safe Deposit Box Rental Fee	3x5 Box: \$15.00 per year 3x10 Box: \$20.00 per year 5x10 Box: \$35.00 per year 10x10 Box: \$75.00 per year
Social Security/Tax ID Number Mismatch Fee	\$50.00 per IRS charge
Statement Copy Fee	\$5.00 per monthly statement
Stop Payment Fee	\$20.00 per ACH/check
Tax Levy Fee	\$100.00 per levy
Visa Gift Card Fee	For members: \$2.50 per card For nonmembers: \$3.00 per card
Wire Transfer Fees	Domestic Wire Deposit Fee: \$10.00 per transfer Domestic Wire Withdrawal Fee: \$15.00 per transfer International Wire Deposit Fee: \$10.00 per transfer International Wire Withdrawal Fee: \$40.00 per transfer
*Applies to checks, Bill Pay, ACH, and recurring debit card transactions. Also applies to one-time ATM and debit transactions, if previously authorized by accountholder. We pay items at our discretion, which means we do not guarantee payment. If we do not authorize a transaction, it will be declined.	
**Applies if the account has no active loans, the aggregate balance of the account is less than \$100.00, and no activity for 180 days (fee may be waived for members under 25 years of age).	
Truth-in Savings Regulation require periodic disclosure of consumer account and transaction related fees. Loan fees are disclosed in your loan documentation.	