

# FEE SCHEDULE

Effective February 2010; Subject to Change.

## ■ Shares

When you have no other account relationship with the credit union, we charge a \$3 monthly fee on savings accounts with a balance below \$300 at any time during the month. Holiday Club is not recognized as another account relationship.

## ■ Checking Accounts

Platinum Plus

No monthly service charge with \$1,000 minimum balance.  
(\$5.00/month if balance falls below \$1,000)

Alliance Checking (Nevada Members Only)

Maintenance fee \$10.00

(waived if aggregate daily balance in share, term certificate, checking or IRA under the same acct. number of \$5,000.00 or more)

## ■ Checking Services

Bill Pay/Online Banking	No Charge
Overdraft Protection -	
Savings Transfer	\$10.00
Stop Payment (any type)	\$25.00/each
Check Copies	
Staff Assisted	\$5.00
Online	No Charge
Returned Deposit Items	\$10.00
Non -Sufficient Funds Items	\$30.00
Courtesy Pay Fee	\$30.00
Powerline Transfer (Overdraft)	\$10.00

## ■ Convenience Services

Personal Money Orders	\$ 3.00
Corporate Check	\$ 3.00
Withdrawal/Corporate Check (In member's or joint owner's name)	No Charge
Miss-A-Month	\$35.00/loan
Counter Checks (minimum 4 checks)	\$ .25/each
Check Cashing	\$ 5.00/each

(When you have a savings account with a balance below \$300 and no other account relationships, you will be charged \$5.00 to cash checks. Holiday Club is not recognized as another account relationship.)

Teller Assisted Savings Withdrawal (Over 5 per month)	\$ 2.00
Telephone Transfer	\$ 2.00
Statement Copies	\$ 5.00
Account History	\$ 5.00
Account Re-number/ Multiple Member Number	\$25.00
Account Re-Open	\$25.00

## ■ Account Closing

If you close a deposit account within 90 days of opening, you will be charged a \$25 account closing fee. Does not apply to youth accounts.

## ■ Overnight Letter Service

UPS Actual Cost	\$15.00 min.
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## ■ Mailing Services

Mail Receipt for Telephone Transfers	\$ 1.00/each
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## ■ Members Advantage Money Market

Minimum Balance	\$1,000
Below Minimum Fee	\$10.00 per month

## ■ Automated Teller Machine (ATM)

### Withdrawals at Foreign ATMs

(Foreign institution surcharge may apply.)

1-5/month	No Charge
> 5/month	\$ 2.00 each
Balance Inquiry	\$ 2.00 each

### Withdrawals at UFCU ATMs

Deposit/Withdrawal	No Charge
Transfer	No Charge
Balance Inquiry	\$ 2.00 each

### Related Debit Card Costs

Replacement for Damaged/Lost Card	\$ 5.00
PIN Mailer	\$ 5.00
ATM Overdraft	\$ 30.00 per transaction
Rush Card Order	\$ 35.00
Rush PIN Mailer	\$ 35.00

## ■ Safe Deposit Boxes

Benton Harbor, Berrien Springs, Buchanan, Niles, St. Joseph, Stevensville, Statesville, Fort Smith- Jenny Lind, Holland South, Van Buren and Bible Way Reno branch offices. Box sizes based on branch availability.

Open Box	\$ 10.00 one time fee
3"x5"	\$ 25.00 per year
5"x5"	\$ 30.00 per year
3"x10"	\$ 35.00 per year
5"x10"	\$ 45.00 per year
10"x10"	\$ 70.00 per year
Safe Deposit Box Drilling Fee	\$150.00

## ■ VISA Card Services

### Classic/Gold/Platinum

Replacement for Damaged/Lost Card	\$ 5.00
PIN Mailer	\$ 5.00
Statement Copy	\$ 5.00 per
Over Limit Charge	\$ 25.00
Late Payment Fee	\$ 25.00
NSF Payment Fee	\$ 30.00
VISA Transfer (Overdraft)	\$ 10.00
VISA Gift Card (member)	\$ 2.50
VISA Gift Card (non-member)	\$ 4.95

## ■ Other Services

Tax Levy/Garnishment	\$ 75.00
Research Services	\$ 25.00/hour
ACH or other returned items	\$ 30.00
Returned Mail	\$ 3.00
Verification of Funds	\$ 25.00
UFCU Originated ACH Transactions	\$ 10.00
Collection Item	\$ 18.00

## ■ Money Wires

Domestic Wire	\$ 15.00
(3:30 PM EST deadline for same day posting)	
International Wire	\$ 45.00



**United**  
FEDERAL CREDIT UNION