

## UCU Member Fees Schedule – Effective May 1, 2015

Account closed or reopened within 90 days	\$10.00
Account research	\$20.00 per hr. (\$5.00 min.)
ATM / Debit card replacement	\$5.00
ATM transactions at Non-UCU machines	\$1.00 (first 5 per month free)
Bad Address (after six months)	\$5.00 per year
Cashiers Check	\$2.00
Certificate early withdrawal fee	90 days interest (12 months or less) 180 days interest (13-36 months) 365 days interest (over 36 months)
Check replacement fee	\$5.00
Check cashing (member)	\$3.00 (unless active suffix besides 01 or has enough in 01 to cover check)
Check cashing (non-member)	\$5.00 (when accompanied by and counter-endorsed by a member or on-us check)
Check copies	\$1.00 per check

Checking	
Business Simply Checking	\$3.00 per month if balance drops below \$300.00
Business Checking Plus (Interest Bearing)	\$3.00 per month if balance drops below \$300.00 no interest if balance drops below \$1000
2nd Chance Checking	\$10.00 per month
Personal Simply Checking	FREE
Personal Checking Plus (Interest Bearing)	No Interest if balance drops below \$500
Reward Checking (High Yield)	FREE – See Member Service for requirements
Christmas Club early withdrawal	\$10.00
Copy machine usage	\$.10 per image
Deposit Bags	\$3.00
Deposit Item Returned	\$5.00 each if member is not maker \$25.00 each if member is maker
Dormant Account Fee	\$2.00 per month (after 1 year with no activity, balance under \$300 and over age 18)

## United Credit Union

**P.O. Box 858 • Mexico, MO 65265 • (877) 581-8651 • (573) 581-8651 • Fax (573) 581-1436**

Fax (sending or receiving)	\$1.00 per page
Foreign Check Collection	\$10.00 per check
Late fee – VISA	\$20.00
Late fee – Other Loans	\$20.00 or 5% whichever is less
Lien Release	\$5.00
Minimum membership balance fee	Up to \$1.00 per month if balance under \$1.00
Money orders	\$1.00 each
Overdrafts paid (electronic or check)	\$25.00 per item (Free automatic overdraft protection available)
Personalized Emergency Checks	4 for \$1.00
Real Estate Modifications	\$300.00
Real Estate Payoff Statement to Third Party	\$25.00
Real Estate Subordination Agreement	\$50.00 to \$100.00
Remote Check Deposit Fee	\$2.00 per item
Returned items (electronic check)	\$25.00 per item

Safe deposit box rental	Annually: S-\$20.00, M-\$25.00 L-\$30.00, XL-\$40.00, XXL-\$70.00
Safe deposit box drill & key replacement	\$100.00
Statement Copies	\$1.00
Stop Payment	\$25.00 per check, \$60.00 max. for consecutively numbered checks
VISA Check (credit or debit) Card PIN Reorder	\$1.00
VISA Gift Card	\$2.50
VISA Travel Card	\$3.00
VISA Travel Card Reload	\$2.00
Western Union transfer	Domestic - \$27.00 International - \$25.00-\$50.00 (varies by amount)
Wire Transfer - incoming	\$5.00
Wire Transfer - outgoing	Domestic - \$17.00 International - \$40.00

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