

UCU Member Fee Schedule - Effective September 1, 2020

Account closed or reopened within 90 days	\$10.00
Account research	\$20.00 per hr. (\$5.00 min.)
ACH origination fee	\$5.00
ATM/ Debit card replacement	\$5.00
ATM transactions at non-UCU machines	\$1.00 (first 5 per month free)
Bad Address (after 6 months)	\$5.00 per year
Cashier's check	\$1.00
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 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
Restore Checking	\$10.00 per month
Personal Simply Checking	FREE
Personal Checking Plus (Interest bearing)	No Interest if balance drops below \$500.00
Reward Checking (High Yield)	FREE- See Member Service for requirements
Christmas Club early withdrawal	\$10.00
Copy machine usage	\$1.00 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

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Fax (sending or receiving)	\$2.00 per fax
Foreign Check Collection	\$10.00 per check
Garnishment Processing (each)	\$25.00
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 presentment (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	
Prepared by other Financial Institution	\$50.00
Prepared by UCU	\$100.00

Returned items (electronic check)	\$25.00 per presentment
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 (Mexico) \$150.00 (Vandalia)
Statement Copies	\$1.00
Stop Payment (Drafts, ACH, or Recurring Card Transaction)	\$25.00 per item, \$60.00 max, for consecutively numbered checks
VISA Check (credit or debit) Card	
VISA Gift Card	\$2.50
VISA Travel Card	\$5.00
Visa Travel Card Reload	\$2.00
Western Union transfer	Domestic- \$27.00 (each) International-\$25.00-\$50.00 (each) (varies by amount)
Wire Transfer- incoming	\$5.00 (each)
Wire Transfer- outgoing	Domestic- \$17.00 (each) International- \$40.00 (each)

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