

United Credit Union Fee Schedule Effective 9/1/17

Detail	Current	Free or Discounted for Senior Account
Membership/Specific Account Fees		
Business Checking Service Fee	\$10.00 Per Month	
Money Market Monthly Service Charge; If balance drops below \$1,000	\$10.00 Per Month	
Regular Share Account New Membership Fee	\$1.00	
Bill Pay Monthly Service Fee (Free w/ E-Statements or at least 2 bill pay transactions per month)	\$5.95 Per Month	
Account and Loan Fees		
Account Investigation, Research, Reconciliation, Verification of Deposit/Loan (minimum 1 Hr)	\$35.00 Per Hour	
Check Copy Fee (after 2 free per statement period)	\$3.00 Each	
Courtesy Pay/Paid NSF Fee- ACH, Bill Pay, Draft, and EFT	\$30.00 Per Item	
Debit Card Replacement Fee	\$10.00 Each	
Debit Card Pin Replacement Fee	\$3.00	
Deposit Collection Item	\$30.00	
Excessive Withdrawal Fee- More than 6 Regular Share Withdrawals	\$2.00 Each	
Loan Extension Fee (Skip a Pay)	\$35.00 each	
Loan Late Fee: Delinquent Consumer Loan, MasterCard, Real Estate/Mortgage	5% of payment after 15 days with a minimum of \$25.00	
Loan Modification Fee (Collateral Substitution / Early Release)	\$35.00 Per Event	
MasterCard Replacement Fee (Excludes Renewal Cards)	\$10.00 Each	
MasterCard Pin Replacement Fee	\$3.00	
NSF Return Fee- ACH, Draft, EFT, and Loan Payments	\$30.00 Per Item Max 5 Per Day	
Overdraft NSF Transfer Fee- ACH, Draft, and EFT	\$15.00 Per Transfer	
Regular Share Early Closure Fee (If Account closed within first 90 Days)	\$20.00	
Return Item Chargeback Fee- Deposited Item Returned Unpaid	\$30.00 Each	
Statement Reprint	\$10.00 Each	X
Account Print Out Fee	\$5.00 Each	X
Stop Payment Fee- ACH, Draft, and EFT	\$35.00 Per Item	
Teller Checks (payable to other)	\$10.00	\$5.00
Teller Checks (payable to self)	\$ 5.00	\$2.00
Share Draft Checking Fee (free if you have E-Statements OR minimum avg balance of \$1,000 OR Senior Account)	\$6.00 per month	X
General Service Fees		
ACH Origination (Free Recurring Monthly Debit)	\$5.00 One Time Debit	
Coin Counting Loose Coin	5% of Total	X
Fax Fee (Up to 10 Pages)	\$5.00	X
Legal Process Fee (Levy, Garnishments, Holds, Child Support, & other legal attach)	\$100.00 per instance	
Legal Documents review (POA, Heirship, or other legal documents)	\$50.00	
Money Order Fee	\$5.00 Per Money Order	X
Return Mail Processing Fee	\$10.00 Per Item	
Temporary Checks (excludes new account opening)	\$4.00 Per Sheet	\$1.00 Per Sheet
Verification of Income/Deposit	\$10.00 Each	
Check Cashing Fee (applies to share accts w/o other services and non-members)	\$5.00	
VISA Gift Card	\$5.95	
VISA Travel Card (other fees may apply)	\$9.95	
VISA Travel Card Reload	\$4.95	
Wire Transfer Incoming Fee	\$10.00 Per Transfer	
Wire Transfer Outgoing Fee	\$35.00 Per Transfer	

If you have any questions or require current rate and fee information on your account, please call the Credit Union at (903) 595-3604

Are you eligible for a Seniors Account? If you are 60 + years young you are! Call today for details. 903-595-3604