

**Fee Schedule**

**Eff Date 3/1/2023**

<b><u>Account/Membership/Other Fees</u></b>	<b><u>Regular Share</u></b>	<b><u>Senior Savings and Checking (60+ years young)</u></b>	
New Membership Fee	\$ 5.00	\$	5.00
Regular Share Early Closure Fee (if closed within 6 months)	\$ 20.00	\$	20.00
Money Market Monthly Fee (if balance <\$1000.00)	\$ 20.00	\$	20.00
Business Checking Monthly Fee	\$ 20.00	\$	20.00
Share Draft Paper Statement Fee	\$ 10.00		Free
Account Research/Reconciliation/Verifications per hr (min 1 hr)	\$ 50.00		Free 1 Hour \$50 per hr after
Check Copy Fee (2 free per statement)	\$ 3.00		Free
Check Order Per Box Fee	Varies		1 Free CU Design box Per year
Courtesy Pay NSF Fee- ACH, Bill pay, Draft (excludes EFT)	\$ 30.00	\$	30.00
Return or Honored Non-Sufficient Funds Fee- ACH, Draft, and			
Loan Payments	\$ 30.00	\$	30.00
Deposit Item Return	\$ 20.00	\$	20.00
Overdraft NSF Transfer Fee- ACH, Draft, Bill Pay, EFT	\$ 15.00	\$	15.00
Temporary Checks- 4 per page	\$ 5.00		Free
Collections Service Fee	\$ 10.00	\$	10.00
Statement or Account history Reprint	\$ 10.00		Free
Stop Payment Fee- ACH, EFT, Draft	\$ 30.00	\$	30.00
Teller Checks (payable to other)	\$ 10.00	\$	5.00
Teller Checks (payable to self)	\$ 5.00		Free
Process Loose Coin	Flat Fee: \$5.00 per \$100		Flat Fee: \$5.00 per \$100
Fax Fee (up to 10 pages)	\$ 5.00		Free
Check Cashing Fee (Balances below \$100 and no other services)	\$ 10.00	\$	10.00
Administrative Legal Processing Fees	\$ 100.00	\$	100.00
Money Order Fee (per Item, must be under \$1000.00)	\$ 5.00		Free
Return Mail Processing Fee (per Item fee)	\$ 10.00	\$	10.00
Check Cashing Fee (non-member cashing ck on UCU accounts)	\$ 3.00	\$	3.00
<b><u>Electronic Services/Card Services</u></b>			
Bill Pay Monthly Fee (unlimited use)	\$ 5.95	\$	5.95
Payment by Phone - Card Processing or ACH- Non-Reoccurring	\$ 5.00	\$	5.00
Debit Card Replacement Fee	\$ 10.00	\$	10.00
Debit Card/Credit Card Rush Order Fee	\$ 60.00	\$	60.00
Wire Transfer Incoming Fee	\$ 10.00		Free
Wire Transfer Outgoing Fee	\$ 35.00	\$	35.00
ATM Transaction Fee (at ATM not owned by credit union or within Coop Network)	\$ 1.00	\$	1.00
<b><u>Loan Account Fees</u></b>			
Loan Application Processing Fee	\$ 10.00	\$	10.00
Loan Modification or Extension Fee (skip a pay)	\$ 45.00	\$	45.00
Loan Late Fee: Delinquent Consumer, Loan, Mastercard, Real Estate/Mortgage	5% of payment after 15 days with a minimum of \$30.00		5% of payment after 15 days with a minimum of \$30.00
Filing Fees	Cost to CU		Cost to CU
Mastercard Replacement Fee (excludes Renewals)	\$ 10.00	\$	10.00
Mastercard Pin Replacement Fee	\$ 3.00	\$	3.00
Copy of Credit Card Statement (each)	\$ 5.00	\$	5.00