

FEE SCHEDULE	
EFFECTIVE 5/15/2013	
Share Account Fees	
Holiday Share Account Early Withdrawal	\$10.00/Withdrawal (from January 1 to September 30)
Vacation Share Account Excessive Withdrawal	\$5.00/Withdrawal, if more than 4 made within 1 year
Excessive Withdrawals from Savings	\$3.00/Transaction over 8 per month
Dormant Account (no activity for 365 days)	\$5.00/Quarterly
IRA Maintenance	\$15.00 Annually
Share Draft Account Fees	
Share Draft Monthly Service	\$0.00
NSF (Check/ACH) Returned or Cleared	\$22.00
NSF Bill Pay	\$20.00
Returned Item with pos bal	\$10.00/Item
Returned Item with neg bal	\$15.00/item
Collection Fee	\$15.00
Stop Payment	\$15.00/Request
Stop Payment Series	\$35.00 for 4 or more checks
Bill Payment Stop Payment	\$15.00/request
Share Draft Printing	Prices Vary per style
Photocopy of Drafts	\$2.00/Draft
Returned Mail Fee	\$5.00/month
Service Fees (applicable to all accounts)	
Check Cashing	1% of check(up to \$20) if member only has savings and a balance of \$100.00 or less
Account Reconciliation	\$25.00/hour
Statement Copy	\$5.00/month
Bill Payer - Unlimited Transactions	\$4.95/Month, waived if member receives e-statements
Returned Item with pos bal	\$10.00/Item
Returned Item with neg bal	\$15.00/item
Wire Transfer - Outgoing	\$20.00/Transfer
Certified Check	\$4.00
Money Order	\$1.00/Money Order
Gift Card	\$2.50/card
Travelers Check	\$1.00/\$100.00
Account Closure	\$5.00 if closed within 180 days
Western Union Transfer:	
Domestic	\$30.00
Foreign (as well as standard International Wires)	Cost plus \$7.50
Legal Process	\$25.00/Item
Electronic Funds Transfer Fees	
Nonproprietary ATM withdrawal/Transfer/Inquiry	\$1.00
(There is no fee (except for Inquiries if you use the ATM at our office or at United Consumers Credit Union)	
Debit Card Replacement Fee	\$5.00
Loan Processing Fees	
Home Equity Appraisal	\$275.00
Loan Refinance Under 6 months	\$75.00
Share Value	
Par Value of One Share	\$5.00