

## FEE SCHEDULE

EFFECTIVE 3/11/2016

### Share Account Fees

Holiday Share Account Early Withdrawal	\$10.00/Withdrawl (from January 1 to September 30)
Vacation Share Account Excessive Withdrawal	\$5.00/Withdrawl, 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	\$10.00

### Loan Processing Fees

Home Equity Appraisal	\$275.00
Loan Refinance Under 6 months	\$75.00

### Share Value

Par Value of One Share	\$5.00
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