

**FEE SCHEDULE**

EFFECTIVE 5/1/2016

**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
Account Closure	\$5.00 if closed within 180 days
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**

Loan Refinance Under 6 months	\$75.00
-------------------------------	---------

**Share Value**

Par Value of One Share	\$5.00
------------------------	--------