

Fee Schedule



Checking Account Fees

Basic/Go Blue Checking	No Monthly Fee
Interest Checking	\$8.00 (waived with minimum daily balance of \$500)

Check Fees

Temporary Checks (4)	\$2.00
Cashier's Check	\$4.00 per check
Check Orders	Varies by style and quantity ordered

NSF/Courtesy Pay/Overdraft Fees*

NSF/Insufficient Funds Fee	\$30.00 (each time a check or preauthorized withdrawal is presented)
Courtesy Pay Fee	\$30.00 (each time check or preauthorized withdrawal is presented)
Overdraft Transfer Fee	\$2.00 (per transfer to your checking or savings account)

*Please refer to your Membership and Account Agreement for more information on how NSF/Insufficient Funds fees and Courtesy Pay Fees are charged.

Debit Card/ATM Fees

UMCU & CO-OP Network ATMs	Free
Non-UMCU/ Non-CO-OP Network ATM Transaction	\$2.00 (Fee waived for 4 transactions per month for accounts in good standing. All transactions free for CU+ accounts in good standing. Additional surcharge fees charged by non-UMCU ATM owners may apply.)
Foreign Transaction (transaction in foreign currency or with a merchant located in a foreign country)	1.00% of the transaction amount (after converted to US dollars)
Replacement Card Fee	\$7.50 per card
Sales Draft Copy	\$10.00 per copy

Wire Transfers

Incoming Wire	\$10.00
Domestic Outgoing Wire	\$25.00
International Outgoing Wire	\$45.00

Foreign Items

Foreign Currency Deposit	\$15.00
Foreign Currency Sales (plus shipping fee)	\$8.00
Foreign Item Deposit (plus shipping fee)	Up to \$20.00

Loans Fees

Expedited Phone Loan Payment	\$10.00
Late Loan Payment	Please refer to your loan contract
Lien Verification (per month after 45 days)	\$75.00
Loan Payment Returned	\$30.00
Refinance of UMCU Loan	\$75.00
Loan Skip a Pay Fee	\$30.00 per payment skipped

VISA Credit Cards

Annual Fee	No fee
Balance Transfer	No fee (interest begins accruing immediately)
Cash Advance	No fee (interest begins accruing immediately)
Over-the-Credit-Limit	No fee
VISA Credit Late Payment	Up to \$35.00
Expedited Phone Loan Payment	\$10.00
Non-UMCU/Non-CO-OP Network ATM Transaction	No fee (additional surcharge fees charged by non-UMCU ATM owners may apply)
Foreign Transaction (transaction in foreign currency or with a merchant located in a foreign country)	1.00% of the transaction amount (after converted to US dollars)
Replacement Card Fee	\$7.50 fee per card
Account Research Fee	\$30.00 per hour
Sales Draft Copy	\$10.00
Statement Copy	\$5.00

Fee Schedule



Miscellaneous Fees

Account Closing Fee	\$10.00 (if closed within the first 90 days)
Account Research Fee	\$30.00 per hour
Bill Pay Expedited Payment	\$9.95
Coin Orders	\$1.00 per \$100 over \$1,000
Currency Orders	\$0.10 per \$100 over \$5,000
Document/Item Copies (Account History, Statements, Checks)	\$5.00 per item
Garnishment/Levy Processing Fee	\$75.00
Holiday Savings Withdrawal	\$5.00 (excludes transfer on November 1)
Inactivity Fee	\$5.00 per month (waived if aggregate balance is over \$100 and/or on any share or loan on the account in the last 6 months)

Miscellaneous Fees Cont.

Money Market Monthly Maintenance Fee	\$5.00 (no fee with a minimum daily balance of \$500)
Non-Member Notary Fee	\$10.00
Non-Member Check Cashing Fee	\$7.00 per item
Paper Statement Fee (if not enrolled in eStatements)	\$3.00 monthly
Pre-Escheats Processing Fee	\$100.00
Returned Deposit Item Fee	\$12.00 per item
Signature Guarantee Service	\$5.00
Stop Payment Fee (Checks/ACH)	\$30.00 per stop requested
Visa Gift Card	\$5.95 per gift card

Business Account Fees

Account Plan	Checks and other debits (monthly)	Deposits and other credits (monthly)**	Accounts Available	Minimum Balance Requirement	Monthly Maintenance Fee
Bronze	No charge for up to 6 items, \$2 for each item over 6****	No charge for up to 75 items, \$0.20 for each item over 75****	Share Savings** Money Market Savings	\$5.00 \$2,500.00	No Fee \$10.00
Silver	No charge for up to 100 items, \$0.20 for each item over 100****	No charge for up to 200 items, \$0.10 for each item over 200****	Share Savings** Money Market Savings Basic Business Checking	\$5.00 \$2,500.00 \$200.00	No Fee \$10.00 \$5.00
Gold	No charge for up to 300 items, \$0.25 for each item over 300****	No charge for up to 400 items, \$0.15 for each item over 400****	Share Savings** Money Market Savings Advantage Business Checking	\$5.00 \$2,500.00 \$2,000	No Fee \$10.00 \$10.00

** Required for plan.

*** Each check deposited counts as an individual item. The total cash within a deposit counts as one item.

**** Item counts are the total monthly aggregate of all items presented to all of your accounts under a single account number.

The Bronze account plan does not have check writing or ATM/Debit card privileges.

The Monthly Maintenance fee may be waived if the minimum balance is maintained.