

# UFCU Fee Schedule

Account Fees	
Simply U™	\$0.00
Plus Checking <i>(Waived if combined month end balances are \$10,000 or more, or monthly qualifying electronic deposits are \$4,000 or more)</i>	\$10.00 <i>(per month)</i>
Par Value of Share	\$1.00
Business Checking	\$0.00
Business Checking Transactions/Analysis Fee	First 50 are free <i>(per month, \$0.10 for each additional transaction)</i>
Premium Business Checking Service Fee	\$20.00 <i>(per month)</i>

Debit Card/ATM Fees	
ATM Transaction <i>(non-Allpoint, non-UFCU or non-Austin or Galveston Alliance ATMs)</i>	\$1.00
Debit Card/ATM Account Overdraft Transfer <i>(Savings, Checking, Money Market, Line of Credit)</i>	\$0.00
Debit Card/ATM Courtesy Pay Item	\$35.00
Debit Card/ATM Courtesy Pay Item with Account Overdraft Transfer	\$35.00
Replacement Card	\$5.00
International Transaction Fee	1% of transaction amount

Personal Credit Card Fees	
Late Fee	\$25.00 <i>(not to exceed min. payment)</i>
Payment Returned NSF	\$20.00
Statement Copy	\$2.00 <i>(per statement)</i>
Stop Payment	\$20.00
International Transaction Fee	1% of transaction amount
Card Express Fee	\$15.00
Cash Advance Fee	1% of advance amount <i>(\$5 min.)</i>

Business Credit Card Fees	
Late Fee	\$29.00 <i>(not to exceed min. payment)</i>
Payment Returned NSF	\$20.00
Statement Copy	\$2.00 <i>(per statement)</i>
Over-the-Credit Limit Fee	\$29.00
International Transaction Fee	1% of transaction amount
Card Express Fee	\$15.00
Cash Advance Fee	1% of advance amount <i>(\$5 min.)</i>

Miscellaneous Fees	
Account Research/Reconciliation	\$15.00 <i>(per hour, 1 hr min.)</i>
Cashier's Check	\$2.00 <i>(per check)</i>
Cashier's Check (non-Member)	\$5.00 <i>(per check)</i>
Charge Back Item	\$30.00
Check Copy	\$2.00
Courtesy Pay Item	\$35.00
Courtesy Pay Item <i>(w/Account Overdraft Transfer)</i>	\$35.00
Deposited Item Returned	\$5.00
Escheat	\$10.00
Inactive Account	\$5.00 <i>(per month starting 12 months after inactivity)</i>
Legal Process <i>(IRS levies, garnishments, etc.)</i>	\$50.00 <i>(min. or actual cost)</i>
Loose Coin Exchange	5% <i>(over \$100)</i>
Money Order	\$1.00
Payment Convenience Fee	\$10.00
Shared Branch Return Fee	\$15.00
Statement Copy	\$2.00 <i>(per statement)</i>
Stop Payment	\$30.00
Temporary Checks	\$.50 each
Verification of Deposit	\$5.00
Wire - Outgoing Domestic	\$20.00
Wire - Incoming Domestic/International	\$0.00

Loan Fees	
Consumer Loan Late Fee	25% of interest due <i>(\$5 min.)</i>
Mortgage Loan Late Fee	5% of principal & interest due
Skip-A-Pay	\$25.00 <i>(per payment)</i>
Business Loan Documentation Fee	\$175.00

Safe Deposit Box Fees	
Drilling	\$175.00
Emergency Drilling	Call for Quote
Emergency Drilling No-Show	\$85.00
Lost Key	\$10.00 <i>(per key)</i>
3 x 5 x 22	\$15.00 <i>(per year)</i>
3 x 10 x 22	\$30.00 <i>(per year)</i>
5 x 5 x 22	\$25.00 <i>(per year)</i>
5 x 10 x 22	\$50.00 <i>(per year)</i>
10 x 10 x 22	\$75.00 <i>(per year)</i>
15 x 10 x 22	\$115.00 <i>(per year)</i>
15 x 15 x 22	\$165.00 <i>(per year)</i>
31.5 x 15 x 22	\$350.00 <i>(per year)</i>