

# UFCU Fee Schedule

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

Debit Card/ATM Fees	
ATM Transaction <small>(non-UFCU and non-Austin or Galveston Alliance ATMs)</small>	\$1.00
Debit Card/ATM Account Overdraft Transfer <small>(savings, checking, money market, line-of-credit)</small>	\$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
Sales Draft Copy	\$25.00
International Service Fee	1% of transaction amount
UFCU Deposit Card	\$2.00 <small>(per card)</small>

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

Business Credit Card Fees <small>(for existing accounts)</small>	
Late Fee	\$29.00 <small>(not to exceed min payment)</small>
Payment Returned NSF	\$20.00
Statement Copy	\$2.00 <small>(per statement)</small>
Over Limit Fee	\$29.00
Card Express Fee	\$15.00

Miscellaneous Fees	
Account Closing <small>(savings w/in 90 days of open date)</small>	\$5.00
Account Research/Reconciliation	\$15.00 <small>(per hr, 1 hr min)</small>
Bad Address	\$5.00 <small>(per quarter)</small>
Cashier's Check	\$2.00 <small>(per key)</small>
Cashier's Check (non-Member)	\$5.00 <small>(per year)</small>
Charge Back Item	\$30.00
Check Collection	\$10.00
Check Copy	\$2.00
Collection - Outgoing Item	\$10.00
Courtesy Pay Item	\$35.00
Courtesy Pay Item <small>(w/Account Overdraft Transfer)</small>	\$35.00
Deposited Item Returned	\$5.00
Escheat	\$10.00
Fax - Domestic Outgoing	\$2.00 <small>(per page)</small>
Fax - International Outgoing	\$2.00 <small>(per page)</small>
History Printout	\$2.00 <small>(per month)</small>
Inactive Account	\$5.00 <small>(per month starting 12 months after inactivity)</small>
Legal Process <small>(IRS levies, garnishments etc)</small>	\$50.00 <small>(min or actual cost)</small>
Loose Coin Exchange	5% <small>(over \$100)</small>
Lock Bag	\$15.00
Money Market Withdrawals	First 6 are free <small>(\$25/mo each additional withdrawal)</small>
Money Order	\$1.00
Payment Convenience Fee	\$10.00
Rolled Coin	\$.10 <small>(per roll)</small>

Loan Fees	
Consumer Loan Late Fee	25% of interest due <small>(\$5 min)</small>
Mortgage Loan Late Fee/F	5% of principal & interest due
Skip A Pay	\$25.00 <small>(per statement)</small>
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 <small>(per key)</small>
3 x 5 x 22	\$15.00 <small>(per year)</small>
3 x 10 x 22	\$30.00 <small>(per year)</small>
5 x 5 x 22	\$25.00 <small>(per year)</small>
5 x 10 x 22	\$50.00 <small>(per year)</small>
10 x 10 x 22	\$75.00 <small>(per year)</small>
15 x 10 x 22	\$115.00 <small>(per year)</small>
15 x 15 x 22	\$165.00 <small>(per year)</small>
31.5 x 15 x 22	\$350.00 <small>(per year)</small>

Miscellaneous Fees <small>(continued)</small>	
Shared Branch Return Fee	\$15.00
Statement Copy	\$4.00 <small>(per statement)</small>
Stop Payment	\$30.00
Strapped Currency	\$.35 <small>(per strap)</small>
Temporary Checks	\$.50 each
Verification of Deposit	\$5.00
Wire - Outgoing Domestic	\$20.00
Wire - Incoming Domestic/International	\$0.00
Zipper Bag	\$3.00