

# Fee Schedule

Effective Date: 8/1/2021

Changes are shaded.

## Checking and Money Market Savings Accounts

For a full listing of checking account benefits, visit [uecu.org/checking](http://uecu.org/checking).

### Checking Accounts powered by BaZing

BaZing checking benefits include roadside assistance<sup>1</sup>, cell phone protection<sup>1,2</sup>, ID Theft Aid<sup>1,2</sup>, and more! Save with shopping, dining, and travel discounts too.<sup>3</sup>

**Rewards Checking PLUS** (interest checking + BaZing) - A \$1,000 minimum daily balance or \$1,000 minimum monthly direct deposit or electronic deposit is required to avoid a monthly minimum balance fee of \$7. Minimum balance fee will be waived if a total of \$1,000 in electronic deposits is made to your Rewards Checking PLUS during the month.

**Rewards Checking** (+ BaZing) - a \$5 monthly service fee.

<sup>1</sup> All benefits subject to the terms and conditions detailed in the BaZing Checking Guide to Benefits. <sup>2</sup> Insurance products are: NOT A DEPOSIT, NOT FEDERALLY INSURED, NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. <sup>3</sup> Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.

**Freedom Checking** (basic checking) - a \$50 minimum daily balance is required to avoid a monthly minimum balance fee of \$6. Fee waived if under the age of 21.

**Green Light Checking™** (second chance checking) - a \$12 monthly service fee. No minimum balance requirement.

**Advantages Money Market Savings™** (high-yield savings) - a \$2,500 minimum daily balance is required to avoid a monthly minimum balance fee of \$10.

## Account-Related Fees (Continued on back)

<b>Deposited Item Returned Unpaid</b> (check, ACH)	<b>\$15.00</b>
<b>Non- Sufficient Funds (NSF)</b> (check, debit item, ACH, or other electronic debit)	<b>\$30.00</b> <i>per presentment</i>
<b>Advantages Overdraft Defense™</b> (check, debit item, ACH, or other electronic debit)	<b>\$30.00</b> <i>per presentment</i>
<b>Overdraft Transfer</b> (per day used from Savings, PLOC, Visa®)	<b>\$7.00</b>
<b>ACH Exception</b> (Item posted with exception due to incorrect account information. Fee charged for each occurrence after 30 days from day of notification.)	<b>\$15.00</b>
<b>Replacement Copy of Statement</b> (per copy)	<b>\$5.00</b>
<b>Stop Payment</b> (check, ACH, withdrawal check, loan check, Treasurer's Check)*	<b>\$20.00</b>
<b>Copy of Member Check</b> (mailed to member) Please Note: Members enrolled in <i>Advantages Online™</i> have unlimited access to check copies via online and mobile banking.	<b>\$2.00</b> <i>per check</i>
<b>Temporary Checks</b> (set of 4)	<b>\$2.00</b>
<b>Check Printing Charges</b>	<b>\$ Depends on Qty/ Style</b>
<b>Treasurer's Check</b>	<b>\$5.00</b>
<b>Copy of Withdrawal Check or Treasurer's Check</b>	<b>\$10.00</b>
<b>Dormant Account**</b>	<b>\$15.00</b>



 **800.288.6423**

 **uecu.org**

\*A stop may only be placed on a Treasurer's Check if lost or stolen. \*\* No member-generated activity in the last 12 months and aggregate deposit account balance less than \$1000, unless under the age of 25 or member has an active Loan, IRA or Certificate of Deposit, or if a member lives in an active household.

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## Account-Related Fees (Continued)

<b>Unclaimed Funds</b> (Statement undeliverable during consecutive 12-month period - - member is responsible for updating address with Credit Union OR a closed account check not cashed within six months.)	<b>\$20.00</b>
<b>Escheat</b>	<b>\$100.00</b>
<b>Direct IRA Transfer</b>	<b>\$35.00</b>
<b>Account Balance/Deposit Written Verification</b>	<b>\$5.00</b> <i>per item</i>
<b>Incoming Wire Transfer Service</b> (UECU may deduct additional processing fees charged by intermediary financial institutions. To avoid additional fees, contact the Credit Union at 800.288.6423 or visit uecu.org/services for wire instructions.)	<b>\$5.00</b> <i>per transfer</i>

## Loan-Related Fees

Loan-Related Fees will be assessed at time of service and may be financed.

<b>Payoff Request</b> (faxed or mailed)	<b>\$30.00</b>
<b>Returned Loan or Visa Convenience Check</b>	<b>\$25.00</b>
<b>Loan or Visa Payment Returned Unpaid</b> (check, ACH)	<b>\$25.00</b>
<b>Telephone (TEL) Loan Payment</b> (First two payments are free. Fee will be assessed for each payment over two unless you have authorization on file.)	<b>\$15.00</b>
<b>Skip-A-Pay</b> (Offered on eligible loans. Skip-A-Pay requests must be submitted to the Credit Union seven days prior to payment date.)	<b>\$35.00</b> <i>per Skip-A-Pay</i>
<b>Satisfaction of Mortgage Fee when refinancing HE Term Loan or HELOC with another lender</b>	<b>\$35.00</b>
<b>Loan Modification</b>	Fees may apply, contact the Credit Union for details.

## Card Fees

<b>Replacement Card Fee</b> (per card)	<b>\$5.00</b>
<b>Expedited Card Delivery</b>	<b>\$30.00</b>
<i>Notice: A charge may be imposed on debit card transactions by a.) the automated teller machine (ATM) operator, if the member initiates a transaction from an ATM that is not operated by the institution issuing the card and b.) by any national, regional or local network used to complete the transaction.</i>	

## Miscellaneous Fees

<b>Account Forfeiture Fee</b> (Account closed within 45 days due to incomplete member documentation or no member transactions within 6 months.)	<b>\$5.00</b> <i>plus dividends paid and accrued</i>
<b>Unlocated Member</b> (bad address)	<b>\$10.00</b>
<b>Levy, Attachment, Garnishment, Writ, or Other Legal Process</b>	<b>\$75.00</b>
<b>Research Fee</b> (1 hour minimum)	<b>\$25.00</b> <i>per hour</i>

## Expedited Mail Service (where available^)

<b>Monday Through Friday 2nd-Day Delivery</b>	<b>\$30.00</b>
<b>Monday Through Friday Standard Overnight</b>	<b>\$35.00</b>
<b>Monday Through Friday Priority Overnight</b>	<b>\$40.00</b>
<b>Saturday Delivery Priority Overnight</b>	<b>\$45.00</b>

We're Here for You!	Mortgage and Loan Dpt.	Student Choice Loan Center	Member Services	24-Hour PAL	Email Address
	800.288.6423 Ext. 4001	844.814.9905 uecu.studentchoice.org	800.288.6423	800.278.6725	Advantages@uecu.org

<sup>^</sup>Additional fees will apply for delivery outside the contiguous United States. Fees will be deducted from the member's account at the time of service. Additional fees could be charged if you utilize services not listed in this document. DS.FEE.0001 - 08012021