

UFCU Fee Schedule

Account Fees

ABILITY™	\$5.00 (per month)
Membership Fee (one time)	\$1.00
Plus Checking (if combined month-end balances fall below \$2,500)	\$10.00 (per month)
Par Value of Share	\$5.00
Business Checking	\$ 0.00
Business Checking Transactions/Analysis Fee	First 50 are free (per month, \$0.10 for each additional transaction)
Premium Business Checking Service Fee	\$20.00 (per month)

Debit Card/ATM Fees

ATM Transaction (non-UFCU and non-Austin or Galveston Alliance ATMs)	\$1.00
Debit Card/ATM Account Overdraft Transfer (savings, checking, money market, and line-of-credit)	\$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 (per card)

Personal Credit Card Fees

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

Safe Deposit Box Fees

Drilling	\$175.00
Emergency Drilling	Call for Quote
Emergency Drilling No Show	\$85.00
Lost Key	\$10.00 (per key)
3 x 5 x 22	\$15.00 (per year)
3 x 10 x 22	\$30.00 (per year)

Miscellaneous Fees

Account Closing (savings within 90 days of open date)	\$5.00
Account Research/Reconciliation	\$15.00 (per hour, 1 hr min)
Bad Address	\$5.00 (per quarter)
Cashier's Check	\$2.00
Cashier's Check (non-member)	\$5.00
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 with Account Overdraft Transfer	\$35.00
Deposited Item Returned	\$5.00
Escheat	\$10.00
Fax - Domestic Outgoing	\$2.00 (per page)
Fax - International Outgoing	\$5.00 (per page)
History Printout	\$2.00 (per month)
Inactive Account	\$5.00 (per month starting 12 months after inactivity)

Business Credit Card Fees (for existing accounts)

Late Fee	\$29.00
Payment Returned NSF	\$20.00
Statement Copy	\$2.00 (per statement)
Over limit Fee	\$29.00
Card Express Fee	\$15.00

Loan Fees

Consumer Loan Late Fee	25% of interest due (\$5 min)
Mortgage Loan Late Fee	5% of principal & interest due
Skip A Pay	\$25.00
Business Loan Documentation Fee	\$175.00

Safe Deposit Box Fees (Cont.)

5 x 5 x 22	\$25.00 (per year)
5 x 10 x 22	\$50.00 (per year)
10 x 10 x 22	\$75.00 (per year)
15 x 10 x 22	\$115.00 (per year)
15 x 15 x 22	\$165.00 (per year)
31.5 x 15 x 22	\$350.00 (per year)

Miscellaneous Fees (Cont.)

Legal Process (i.e. IRS levies, garnishments, etc.)	\$50.00 (min or actual cost)
Loose Coin Exchange (excluding Kidz & Teen)	5% (over \$100)
Lock Bag	\$15.00
Money Market withdrawals	First 6 are free (per month, \$25.00 for each additional withdrawal)
Money Order	\$1.00
Payment Convenience Fee	\$10.00
Returned Item	\$30.00
Rolled Coin	\$.10 (per roll)
Shared Branch Return Fee	\$15.00
Statement Copy	\$4.00 (per statement)
Stop Payment	\$30.00
Strapped Currency	\$.35 (per strap)
Temporary Checks	\$.50 (each)
Verification of Deposit	\$5.00
Wire - Outgoing Domestic	\$20.00
Wire - Incoming Domestic/International	\$0.00
Zipper Bag	\$3.00