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 withdra	(each time check or preauthorized awal is presented)	
		\$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		

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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.