

UNITE CREDIT UNION

MEMBER FEE SCHEDULE
(Effective 04/01/2014)



Item	Price \$*
Account Statement Copies/Current Mo	\$ 5.00
Acct. Closing Fee (6mo or less)	\$ 5.00
Account Reconciliation/Research (per hour)	\$ 20.00 PER HR
Address Change (when notified by the PO)	\$ 5.00
Foreign & domestic Collection Item (minimum)	\$ 15.00
Copy Machine Usage (per page)	\$ 0.50
Levy/Garnishment Processing	\$ 50.00
Loan Skip-A-Payment Fee	\$ 30.00
Loan Modification Fee	\$ 30.00
Loan Refinance Fee 1pmt<6mo	\$ 30.00
Lien Subordination Fee	\$ 25.00
Cashiers Check/Money Orders (each)	\$ 3.00
Non-Sufficient Funds Checks Paid (per item)	\$ 30.00/\$180.00 PER DY
Non-Sufficient Funds Checks Unpaid (per item)	\$ 30.00/\$180.00 PER DY
Non-sufficient Funds ACH Item Paid	\$ 30.00/\$180.00 PER DY
Non-sufficient Funds ACH Item Unpaid	\$ 30.00/\$180.00 PER DY
Privilege Pay	\$ 30.00/\$180.00 PER DY
Personal Fax (incoming or outgoing)	\$ 3.00
Return Deposit Item	\$ 10.00
Share Draft /Corporate/Cavion check copy	\$ 3.00
Stop Payment of Member Share Draft	\$ 25.00
Stop Payment of Cavion Bill Pay	\$ 25.00
Stop payment of UNI Official Check	\$ 25.00
Telephone Transfers	FREE
Transfer from Share Account (Overdraft protection) (up to six (6) itmes in one month)	\$ 5.00
Verification of Deposit (Government Agencies Exempt)	\$ 10.00
Wire Transfer-Incoming Domestic	\$ 10.00
Wire Transfer-Outgoing Domestic	\$ 20.00
Wire Transfer-Foreign	\$ 40.00
Written Loan Payoff	\$ 5.00
General Account Fees	
Inactive Account (annual) Escheat Fee	\$ 15.00
Holiday Club Early Withdrawal (each)	\$ 2.00
Visa Gift Card	\$ 2.50
Pre-Paid Reloadable Visa Gift Card	\$ 4.95
Name Embossed On Pre-Paid Reloadable Visa Gift Card	\$ 6.95
Master Money (Debit/ATM) Card Rates	
Annual Fee	NONE
ATM Card Use	FREE/First 10**
ATM Card Use	\$1.50 / after 10**
Card Replacement Fee (per card)	\$ 10.00
PIN Replacement Fee	\$ 5.00
Re-activation fee	\$ 10.00
Non-Member Fee Schedule	
Replace a Personal Check with a Cashier's Check	\$ 10.00
Money Orders	\$ 5.00
VISA Gift Card	\$ 3.50
VISA Gift Card - Reloadable	\$ 5.95
Notary Service-Non-member	\$ 10.00
Check Cashing (University checks only)	\$ 5.00
Coin Machine	5% Total / Min \$1

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, ***Federal law requires*** all financial institution to obtain verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, date of birth (for individuals), and other information that will allow us to identify you or the organization you represent. We may also ask to see your drivers' license or other identifying documents.

We apologize for any inconvenience this may cause, and thank you for your cooperation.

*Some fees subject to Iowa Sales Tax.

**Charges imposed by other financial Institutions may apply.

**Surcharges imposed by other ATM owners may apply.