



**MEMBER FEE SCHEDULE
(Effective 03/28/2022)**

Item	Price \$
Account Statement Copies/Current Mo *	\$ 5.00
Acct. Closing Fee (6mo or less)	\$ 5.00
Account Reconciliation/Research (per hour) *	\$ 20.00
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 check copy *	\$ 3.00
Stop Payment of Member Share Draft *	\$ 25.00
Stop payment of UNITE Official Check *	\$ 25.00
Telephone Transfers	FREE
Temporary Checks	3 for \$1.00
Transfer from Share Account (Overdraft protection) (up to six (6) items in one month)	\$ 5.00
Verification of Balance	\$ 10.00
Wire Transfer-Incoming Domestic	\$ 20.00
Wire Transfer-Outgoing Domestic	\$ 25.00
Wire Transfer-Foreign	\$ 45.00
Written Loan Payoff	\$ 5.00
Bill Pay Fee	
Check Copy	\$ 3.00
Expedited Bill Pay - Payment in check	\$ 35.00
Expedited Bill Pay - Payment in Electronic	\$ 5.00
Non-Sufficient Funds Checks Paid (per item)	40.00/\$240.00 PER DY
Non-Sufficient Funds Checks Unpaid (per item)	40.00/\$240.00 PER DY
Non-sufficient Funds ACH Item Paid	40.00/\$240.00 PER DY
Non-sufficient Funds ACH Item Unpaid	40.00/\$240.00 PER DY
Payment Research Request	\$ 35.00
Proof of Payment-Check	\$ 10.00
Proof of Payment-Electronic	\$ 10.00
Stop Payment on Bill Pay	\$ 30.00
General Account Fees	
Inactive Account (annual) Escheat Fee	\$ 15.00
Holiday Club Early Withdrawal (each)	\$ 2.00
Check Cashing Fee/ 2nd Party Fee (idle accounts)	\$ 5.00
Debit/ATM Card Rates	
Annual Fee	NONE
ATM Card Use (Bank Personal Terminal)	FREE/First 10
ATM Card Use (Non Personal Bank Terminal)	\$1.50 / after 10
Card Replacement Fee (per card) *	\$ 15.00
PIN Replacement Fee *	\$ 5.00
Re-activation Fee *	\$ 15.00
Non-Member Fee Schedule	
Replace a Personal Check with a Cashier's Check	\$ 10.00
Money Orders	\$ 5.00
Check Cashing (University checks only)	\$ 5.00
Coin Machine	5% Total / Min \$1
Notary Service-Non-member	\$ 10.00

**Some fees subject to Iowa Sales Tax.*