



CONSUMER FEE SCHEDULE

An important benefit of membership is most fees and charges are lower than other financial institutions. Compare us and you will find many USCU services are free! The following fees may be assessed in connection with your accounts without advance notice to you. This Fee Schedule is subject to change at any time. Members will be notified as required by law of any changes in charges that may be imposed on an account.

Account Closure (<90 days after opening)	\$15.00
Account Inactivity	\$5.00 per month ¹
ATM Foreign Transaction (non-USCU)	\$1.00
Below Minimum Share	\$3.00 per month ²
Cashier's Check	\$5.00
Check Cashing	\$20.00 ³
Coin Counter	3% (member), 10% (non-member)
Copy of Canceled Check	\$5.00
Copy of Statement	\$1.00 per page
Courtesy Pay	\$30.00 per occurrence ⁴
Credit Union Check	\$1.00
ECM Payment	\$9.95 (phone), \$2.95 (online)
Foreign Currency Exchange	\$25.00
Foreign Negotiable Instrument	\$3.00 plus cost for collection processing
Insufficient Funds	\$30.00 per occurrence
Mastercard Debit Card Replacement	\$5.00
Mastercard Ticket Copy	\$10.00
Notary Service (non-member)	\$5.00
Overdraft Transfer (automatic)	\$2.00
Paper Statement	\$5.00 per month
Photocopy	\$2.00
Preferred Plus Checking Account	\$5.00 per month, \$4.00 per month (age 50+)
Research and Account Reconciliation	\$25.00 per hour (\$25.00 minimum)
Returned Deposit Item	\$10.00 ⁵
Returned Inbound Electronic Transfer	\$30.00
Returned Loan Payment, Check, ACH	\$30.00
Returned Mail	\$5.00
Safe Deposit Locksmith Services	\$150.00 or more
Signature Guarantee	\$10.00
Stop Payment	\$30.00
Tax Levies/Garnishment	\$75.00
Telephone Transfer	\$1.00
Temporary Checks (four)	\$5.00
Travel Card	\$5.00
Visa Gift Card	\$4.00
Western Union	\$25.00
Wire Services	\$25.00 (domestic), \$50.00 (international)

¹ Accounts are "inactive" when there is no activity initiated by the account owner for 90 consecutive days. An Account Inactivity Fee may be imposed at the discretion of the credit union.

² The Below Minimum Share Balance Fee is assessed when share accounts fall below the required \$25 minimum balance.

³ The Check Cashing Fee applies only to member accounts with balances below \$300. Members utilizing other services will be exempt from this Fee.

⁴ The Courtesy Pay Fee is assessed for transactions that we choose to pay when no other form of overdraft protection is available. Checks and debits are presented against your checking account in order of arrival sequence throughout the day. Consumer Accounts: Courtesy Pay is automatically added to each consumer account to cover checks and ACH transactions. Due to regulatory requirements, a member must "Opt In" to receive the services of Courtesy Pay on debit card transactions. Business Accounts: Courtesy Pay is automatically added to each business account to cover checks, ACH, and debit card transactions. A business member may "Opt Out" of Courtesy Pay services.

⁵ Any item drawn off an account from another financial institution that is deposited or cashed against your USCU account and returned unpaid for any reason, your USCU account will be assessed a Returned Deposit Item Fee.

Revised August 1, 2022



BUSINESS FEE SCHEDULE

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BUSINESS ACCOUNTS

Member Business Checking*	
Member Business Nonprofit	\$0.20 per deposit exceeding 50 items for the month
Money Service Business*	\$250.00 per month
Cannabis Related Business*	
Application Fee	\$500.00
Tier 1 Designation	\$750.00 per month
Tier 2 Designation	\$500.00 per month
Tier 3 Designation	\$250.00 per month

BUSINESS ACCOUNT ANALYSIS

ACH Credit	\$0.20 per item
ACH Debit	\$0.25 per item
Checks Written	\$0.01 per check exceeding 30 items for the month
Coin	\$0.10 per roll
Currency	\$0.40 per strap
Earnings Credit Rate	13-week Treasury Bill Rate
In-Branch Deposit	\$1.00 per deposit exceeding 20 items for the month
Incoming Wires and Western Unions	\$5.00 per item
Maintenance	\$5.00 per month
Transit Deposit	\$0.05 per item
USCU Deposit	\$0.05 per item

The earnings credit rate is determined by the 13-week Treasury Bill Rate effective on the last business day of the month as published by the U.S. Department of the Treasury. Accounts designated with an asterisk () are subject to the fees associated with the business account analysis.

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