

# United Educators Credit Union

## Special Services Fee Schedule

Effective March 1, 2017

The following list of fees reflects the credit union philosophy that members who use certain costly services should pay for them, rather than ask all members to share the cost. In this way, the entire membership of United Educators Credit Union is served in the fairest way possible.

### **CHECKING ACCOUNT FEES**

Per check fee	NONE
Minimum balance	NONE
Checking printing	Varies by design
Paper Statement Fee	\$2.00/Month (Waived for High Yield or Cash Back Checking and members under age 18)
NSF Return Item	\$35.00/Item
Privilege Pay & Privilege Pay Plus	\$30.00/Item
Overdrawn Fee	\$30.00/Item
Stop Payment	\$35.00/Request
Deposit item returned	\$10.00
Card Replacement	\$15.00
Pin Reissue	\$5.00
Currency Conversion	1.0% - Multi-Currency Transaction Conversion
Currency Conversion	0.8% - Single-Currency Transaction Conversion
Bus/Org Monthly Fee	\$10.00/Month for Businesses or Organizations

### **OTHER SERVICES FEES**

Items Sent for Collection	\$35.00/Item
Wire Transfer (Outgoing)	\$25.00/Item
Wire Transfer (Incoming)	\$5.00
International Wire	\$60.00/Item
Teller Check to 3 <sup>rd</sup> Party	\$3.00/Check (Payment cannot be stopped)
Certified Teller Check	\$8.00/Check (Payment cannot be stopped)
Account Reconciliation	\$30.00/Hour, \$30.00 minimum charge
Account Research	\$30.00/Hour, \$30.00 minimum charge
Levy/Garnishment Processing	\$35.00
Statement Copy	\$5.00 per statement
Inactive Account	\$10.00/Quarter, charged after 12 months and combined account balance is less than \$100.00
Returned Statement	\$10.00/ Statement
IRA Early Closing	\$25.00/Member
Foreign Item Processing	\$20.00 - \$50.00/Item (depending on currency)
Foreign Item Returned	\$40.00 - \$100.00/Item (depending on currency)
Photocopy of Paid Check	\$5.00/Check
Special Handling	\$20.00/Occurrence
Phone E-Payment from another financial	\$10.00/Request
Web E-Payment from another financial	\$5.00/Request
UECU Bill Pay <sup>1</sup>	\$5.95/Month or FREE if three (3) or more bills paid per month
Account to Account (A2A) Expedited Fee <sup>1</sup>	\$3.00/Occurrence
Person to Person (P2P) Expedited Fee <sup>1</sup>	\$3.00/Occurrence

<sup>1</sup> These fees are effective June 1, 2017

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Effective March 1, 2017

### **SHARE VALUE**

Per Value of One Share \$5.00

Membership Share must be held in one of the following Primary Share Accounts:

Share Savings	\$5.00
Organization Share Savings	\$5.00
Youth Account	\$5.00
Representative Payee Account	\$5.00
Trust	\$5.00

### **\*Notice Regarding ATM Fees by Others:**

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

PLEASE NOTE Savings and CDs may be subject to an early redemption penalty. Details are contained in agreements and/or disclosures relating to specific programs. Fees subject to change as provided for in the various agreements. Tax included in fees where applicable. All fees are reviewed by your elected volunteer Board of Directors.