



# Fee Schedule

EFFECTIVE: DECEMBER 1, 2011 AT 12:00 A.M. EST

As part of our new "Mine Only" rewards program, starting November 1, 2011, certain fees will be based upon the relationship level of your account. For more information about this program, please visit <http://www.ubccu.org/Products/relationshippricing.html> or contact the CU.

## "MINE ONLY" RELATIONSHIP LEVEL FEES

Item	COPPER	SILVER	GOLD	PLATINUM
Corporate Check Fee – per check	\$1.00	\$0.75	\$0.50	Free
Money Order Fee – per money order	\$1.00	\$1.00	\$0.50	Free
Stop Payment Fee – per item stopped	\$25.00	\$20.00	\$15.00	\$10.00
Non-Sufficient Funds (NSF) – per item	\$25.00	\$22.50	\$20.00	\$17.50
Returned Check Fee – per check	\$7.50	\$5.00	\$3.50	Free
Notary – per document	\$5.00	\$4.00	\$2.00	Free
Check Cashing Fee – per check (See Note 3)	\$2.50	\$2.00	Free	Free
Paper Statements – per statement (See Note 1)	\$3.00	\$2.50	2.00	\$1.50
Starter Checks –per page (See Note 2)	\$2.00	\$1.50	\$1.00	Free
Travelers Checks – per pack	\$2.00	\$1.00	\$0.50	Free
Christmas Club Early Withdrawal – per transaction	\$10.00	\$10.00	\$10.00 1 free per year	\$10.00 2 free per year
Wire Transfers – per transfer	Free	Free	Free	Free
- Credit Union to Credit Union	Free	Free	Free	Free
- Domestic – In Person	\$15.00	\$10.00	\$10.00	\$8.50
- Domestic – By Phone	\$25.00	\$20.00	\$20.00	\$17.50
- International – In Person	\$25.00	\$25.00	\$25.00	\$25.00
- International – By Phone	\$35.00	\$35.00	\$35.00	\$35.00
Telephone Transfers – per transfer	\$2.00	\$1.00	Free	Free
Verification of Deposit – per verification	\$3.00	\$2.00	\$1.00	Free
Gift Cards – per card	\$3.00	\$2.50	\$2.00	\$1.00
Foreign ATM Withdrawals	First 4 per month free  \$1.00 per transaction over 4	First 6 per month free  \$1.00 per transaction over 6	First 8 per month free  \$1.00 per transaction over 8	First 10 per month free  \$1.00 per transaction over 10

**Note 1 - Paper statement fee applies only to accounts open on or after November 1, 2011. This fee applies for accounts receiving a printed paper statement via the U.S. Mail.**

**Note 2 - Starter checks will be provided, free of charge, if requested when opening a new checking account.**

**Note 3 - Check cashing fee will be waived for accounts whose primary member is under 18 years of age.**

Fees listed below are not based upon the relationship level of your account.

## MEMBERSHIP ACCOUNT

Automatic Transfer from Savings to Checking to cover Non-Sufficient Funds (NSF) check(s). *Regulation D limits the number of electronic withdrawals from a Savings account to 6 per month; if you exceed that number it will not transfer and overdraw your checking account.	FREE
Minimum balance to retain Share account	\$5.00
Close Account Open Less Than 6 Months	\$5.00
Reopen Account within 6 Months of Closure	\$25.00
Dormant Account Fee (begins after 1 year of inactivity)	\$5.00 per month
Escheat Processing Fee	\$50.00 or account balance if less

## CHECKING ACCOUNT

Copy of a Check	\$5.00 per check
Balancing of Account	\$25.00 per hour
Check Printing *New Accounts will be issued 12 FREE starter checks at opening. *Retiree with Direct Deposit (Pension or Social Security) will receive 1 FREE box per year.	Varies by Supplier

## BUSINESS CHECKING ACCOUNT

<b>In addition to other fees listed, these fees apply to Business Accounts:</b> <ul style="list-style-type: none"> <li>▪ Per check deposited. <i>*First 10 items deposited are free per month.</i></li> <li>▪ Per check paid. <i>*First 10 items paid are free per month.</i></li> <li>▪ Per Electronic Funds Transfer (EFT). <i>*First 10 items free per month.</i></li> </ul>	No Monthly Fee
	▪ \$0.20 per item
	▪ \$0.15 per item
	▪ \$0.10 per item

## ATM / DEBIT CARDS

Initial ATM and/or Debit Card	FREE
ATM Balance Inquiry	FREE
ATM/Debit Card Replacement Fee	\$5.00 per card
Replace/Reorder ATM or Debit Card	\$5.00 per card
Reinstate an ATM or Debit Card that has been stopped	\$25.00 per card
Mail an ATM or Debit Card Personal Identification Number (PIN)	\$10.00 per mailing
Debit Card Dispute Research Fee	\$25.00 per transaction
Member ATM Adjustment at Foreign Machine	\$5.00 per adjustment

## VISA® CREDIT CARDS

VISA® Platinum, VISA® Pledge	No Annual Fee
Late Payment Fee	\$25.00 per payment
Member request for immediate payment on account	\$10.00 per payment
Card Replacement Fee	\$5.00 per card
Non-Sufficient Funds (NSF) Fee	\$25.00 per item
VISA® Gift Card Fee	\$3.00 per card

## ONLINE SERVICES – HOME BANKING

UBay@Home Online Banking	FREE
Online Bill Pay with eBills <ul style="list-style-type: none"> <li>▪ Active Account</li> <li>▪ Inactive Account*</li> <li>▪ Gift Checks</li> <li>▪ Next Business Day Rush Payment</li> <li>▪ Second Business Day Rush Payment</li> </ul>	<ul style="list-style-type: none"> <li>▪ FREE</li> <li>▪ \$5.00 per month</li> <li>▪ \$2.99 per check</li> <li>▪ \$14.95 per payment</li> <li>▪ \$9.95 per payment</li> </ul>
<i>*Inactive accounts are those which have not have any payments processed within 30 days. Bill Pay service will be automatically stopped after 90 days of inactivity.</i>	
Cross Account Transfers	FREE
Apply for a Loan Online	FREE
eStatements	FREE
eAlerts	FREE

## PHONE BANKING

PAL (Phone Access Line) Banking	FREE
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## SAFE DEPOSIT BOX FEES

Safe Deposit Box sizes vary by the branch in which the box is house. Rental fee is per year.

Location: 1309 N. Lincoln, Bay City <ul style="list-style-type: none"> <li>▪ Small</li> <li>▪ Medium</li> <li>▪ Large</li> <li>▪ Extra Large</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$20.00</li> <li>▪ \$30.00</li> <li>▪ \$40.00</li> <li>▪ \$100.00</li> </ul>
Location: 3939 N. Euclid, Bay City <ul style="list-style-type: none"> <li>▪ Small</li> <li>▪ Large</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$30.00</li> <li>▪ \$40.00</li> </ul>
Location: 205 S. Mable, Pinconning <ul style="list-style-type: none"> <li>▪ Small</li> <li>▪ Large</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$20.00</li> <li>▪ \$40.00</li> </ul>
Key Replacement - per key, all branches	\$10.00 plus locksmith fees
Lock Drilling - per box, all branches	\$100.00 plus locksmith fees

## MISCELLANEOUS FEES

Night Depository Items	FREE
Statement Copies	
<ul style="list-style-type: none"> <li>▪ Current Year</li> <li>▪ 1-3 years prior</li> <li>▪ 4 years and older</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$5.00 each</li> <li>▪ \$10.00 each</li> <li>▪ \$20.00 each</li> </ul>
Copy of CU Bylaws	\$25.00
Faxes, Print Outs, Photocopies	\$1.00 per page

## NON-MEMBER FEES

Non-Member Check Cashing	\$3.00 per check
Non-Member Notary Service	\$15.00 per document
Non-Member ATM Adjustment	\$5.00 per adjustment
Non-Member Credit Card Cash Advance	\$5.00 per advance