

# United Bay Community Credit Union

## Fee Schedule

Effective November 1<sup>st</sup>, 2009

<b>MEMBERSHIP ACCOUNT</b>	
FREE Up to 6 per month per Regulation D	Automatic Transfer from Savings to Checking to cover Non-Sufficient Funds (NSF) check(s) up to 6 per month. *Regulation D limits the number of electronic withdrawals from a Savings account to 6 per month; if you exceed that number it will <b>not</b> transfer and will overdraw your checking account.
\$ 5.00	Minimum balance to retain Share account.
\$25.00	Non-Sufficient Funds Check (per item).
\$ 5.00 per check	Check Cashing Fee *if the membership account has a balance under \$10.00 and has no other services.
\$ 5.00	Fee to close a membership account opened less than 60 days.
\$25.00	Fee to reopen membership account within 6 months of last closure.

<b>CHECKING ACCOUNT</b>	
\$25.00	Stop Payment *No Refunds once the stop has been placed.
\$25.00	Non-Sufficient Funds (NSF) Share Draft /and or Savings, Overdraft Privilege (ODP) fee per item. *UBCCU does not mail overdraft notices, but you can view your account anytime for FREE with Ubay@Home Online Banking.
\$ 5.00	Returned Check Fee for each item returned. *Checks returned unpaid due to Non-sufficient Funds (NSF).
\$25.00	FRB (Federal Reserve Branch) returned item fee.
\$25.00	Deposited Check held for collection. *Check/Draft that has to be converted to negotiable funds.
\$5.00	Copy of a check *This service is <b>free</b> with Ubay@Home Online Banking.
\$25.00 pr hr	Balance Checking Account.
\$ 2.00 pr sheet	Starter/Counter Checks..
Varies by supplier	Check Printing. *New Account will be issued 12 free starter checks at opening. *Retiree 62 or older with Direct Deposit (Pension or Social Security) will receive <b>1 free box per year.</b>
Profit Business <i>Per ck deposited</i> <i>Per ck paid</i> <i>Per EFT *Electronic Funds Transfer</i>	No Monthly Service Fee. .20 per item (first 10 items deposited are free per month). .15 per item (first 10 items paid are free per month). .10 per item (first 10 items free per month).

<b>ATM/DEBIT CARD</b>	
FREE	Initial ATM or Debit Card.
FREE	Members can visit a UBCCU branch to change their ATM or Debit Card Personal Identification Number (PIN).
FREE	ATM balance inquiry.
FREE	4 Transactions per month at Non-UBCCU or CO-OP Network ATMs.
\$1.00	Fee for each transaction exceeding 4 per month through Non-UBCCU or CO-OP Network ATMs.
\$25.00	Non-Sufficient Funds (NSF) fee for returned checks deposited through the ATM.
\$ 5.00	Replace/Reorder ATM or Debit Card *Damaged/Old.
\$25.00	Reinstate an ATM or Debit Card that has been stopped by UBCCU.
\$25.00 pr transaction	Debit Card Dispute Research Fee.
\$25.00	Overdraft fee per ATM/Debit

<b>ONLINE SERVICES – Home Banking</b> ( <a href="http://www.ubccu.org">www.ubccu.org</a> )	
FREE	UBAY@Home Online Banking Account *Available 24/7.
FREE	Online Bill Pay.
FREE	Cross Account Transfers.
FREE	Apply for a Loan online.
FREE	eStatement

<b>PHONE BANKING-PAL</b>	
FREE	PAL (Phone Access Line) banking * Available 24/7.

**VISA CARDS**

No Annual Fee	Visa Classic – Visa Platinum *Visa Pledge.
\$25.00	Late Payment fee.
\$10.00	Member request for immediate payment on account.
\$ 5.00	Card Replacement fee *Damaged/Old.
\$10.00	Exceeds Credit Limit fee.
\$25.00	Return Check fee.
\$ 3.00	Visa Gift Card fee.

**Money Orders/Traveler Checks/Corporate Drafts**

\$ 1.00 each	Money Orders *available up to \$1,000.00 each.
\$ 5.00 total sales	American Express Travelers Checks
\$ 2.00	Corporate Cashier Checks purchased under \$250.00
\$ 3.00	Corporate Cashier Checks purchased over \$250.00.

**WIRE TRANSFER**

FREE	Credit Union to Credit Union in Michigan.
\$15.00	Outgoing Domestic Wires. *requested in person at the credit union or is an established recurring wire.
\$25.00	Outgoing Domestic Wires. *requested by phone.
\$25.00	Outgoing International Wires. *requested in person at the credit union or is an established recurring wire.
\$35.00	Outgoing International Wires. *requested by phone.

**MISCELLANEOUS FEES**

\$ 5.00 per month	Dormant fee *Begins after 1 year of no activity.
\$50.00 or account balance (whichever is less)	Escheat Processing fee.
\$ 5.00	Copy of a Statement *Per statement within current year.
\$10.00	*Per statement 1-3 years prior.
\$20.00	*Per statement older than 3 years.
\$25.00	Copy of Credit Union Bylaws.
\$ 1.00 per page	Member request Fax *Limit 10 pages.
\$ 1.00 per page	Photo Copies / Printouts *Limit 10 pages.
FREE	Notary Service - for members.
\$15.00 per document	Notary Service – for Non-members
FREE	Night Depository Deposits/Payments