



Member Fees:

PRODUCT/SERVICE	FEE AMOUNT
ATM Withdrawals at Non CO-OP Network ATM	First 4 transactions per month are FREE. \$1.00 per transaction over 4.
ATM/Debit Card <i>Balance Inquiry</i> <i>Debit Card Dispute "Denied"</i> <i>PIN Mailing</i> <i>Reinstate Stop Card</i> <i>Replacement</i> <i>Member ATM adjustment at Foreign ATM</i>	FREE \$28.00 \$10.00 per mailing \$25.00 per card \$5.00 per card \$5.00
Bill Pay <i>Active Account</i> <i>Inactive Fee</i>	FREE \$5.00 per month
Note: After 90 days of inactivity, Bill Pay is automatically closed.	
<i>Gift Checks</i> <i>Next Business Day Rush Payment</i> <i>Second Business Day Rush Payment</i>	\$2.99 per check 19.95 per payment 14.95 per payment
Check Cashing Fee*	\$5.00 per check
Check Copy	\$5.00 per item
Check Orders	Prices vary according to style
Check Orders for Retirees	1 free box per calendar year for primary members age 62 and older with their social security or pension direct deposit.
Checkbook Balancing	\$25.00 per hour
Christmas Club <i>Early Withdrawal</i>	\$15.00 per withdrawal
Closed Membership Account <i>Less than 6 months old</i>	\$5.00
Coin Counting Services	3% of total counted
Copy of Credit Union Bylaws	\$25.00
Corporate Check	\$2.00
Deposited Check Return Fee	\$30.00 per item
Dormant Account Fee	\$10.00 per month
Escheat Processing Fee	\$50.00 or account balance if less
eStatements	FREE
Fax Services	\$1.00 per page
Garnishment Fee	\$30.00
Gift Cards	\$3.00
Money Order	\$1.50
Non-Sufficient Funds	\$30.00
Notary Service	\$3.00 per document
Paper Statement Fee [†] <i>(free for members 0-18 yrs. & 62 yrs. And older)</i>	\$3.00 per month
Photocopies	\$1.00 per page

Safe Deposit Box <i>Box sizes vary per location.</i>	3"x5": \$20.00 5"x5": \$30.00 3"x10": \$40.00 5"x10": \$50.00 10"x10": \$100.00
<i>Key Replacement</i> <i>Lock Drilling (plus locksmith costs)</i> <i>Delinquent Fee</i>	\$10.00 per key \$100.00 per box \$30.00 first month delinquent \$10.00 monthly following
Starter Checks	\$2.00 per page
Statement Copy <i>Current Year</i> <i>1-3 Years Prior</i> <i>4 years & Older</i>	\$5.00 per month \$10.00 per month \$20.00 per month
Stop Payment	\$30.00
Telephone Transfer <i>(free for member 0-18 yrs. & 62 yrs. And older)</i>	\$1.00
Transaction History Printout	\$1.00 per page
Undeliverable Mail	\$3.00 per item
Visa TRANSACTION FEES <i>Cash Advance</i> <i>Foreign Transaction</i> PENALTY FEES <i>Late Payment</i> <i>Over the Credit Limit</i> <i>Returned Payment</i>	No Annual Fee FREE Up to 1% of each transaction In U.S. dollars Up to \$25.00 Up to \$10.00 Up to \$25.00
Verification of Deposit <i>(Excludes SSI)</i>	\$3.00
Wires <i>Domestic</i> <i>International</i> <i>Incoming Wires</i>	\$25.00 \$45.00 \$7.00

Non-Member Fees:

PRODUCT/SERVICE	FEE AMOUNT
Coin Counting Services	8% of total counted
Check Cashing <i>Under \$1,000</i> <i>\$1,000 and Over</i> <i>(UBCCU ON-US or Corporate Check)</i>	\$5.00 per check \$10.00 per check
Check Cashing (ON-US reissued into a Corporate Check for Collection of funds)	\$25.00 per check
Non-Member Visa/Mastercard Cash Advance	\$5.00
Notary Services	\$10.00 per document

*All members that meet at least one (1) of the following qualifiers are exempt from the check cashing fee. All qualifiers must be active within the last 30 days.

Qualifiers:

- Between the ages of 0 and 18
- Age 62 years or older
- Active Loan (excluding Cover and Overdraft Loans)
- Active UBCCU Visa Card
- Active Checking Account with Direct Deposit and Debit Card
- Combined Average Daily Balance of \$300 in Share/Savings

† Paper Statement Fees for members as of July 31, 2013 will be based on Relationship Pricing Level as of July 31, 2013. For accounts opened after July 31, 2013, paper statement fee will be \$3.00 per month.