

UNITED

COMMUNITY CREDIT UNION

Fee Schedule

Effective January 1, 2010

DEBIT CARDS

Foreign ATM Usage.....	\$1.00 per transaction
Debit Card w/out checking per month.....	\$1.00
Replacement Debit Card.....	\$5.00
Re-pin Debit Card.....	\$2.00
Replacement MasterCard.....	\$5.00

NON-SUFFICIENT FUNDS (PER ITEM)

Returned Items.....	\$30.00
Returned Deposit Items.....	\$30.00
Returned Debit/ACH Transaction.....	\$30.00
Returned Loan Payments.....	\$30.00
Overdraft Privilege.....	\$30.00
Automatic Overdraft Transfers from Share Savings	\$5.00
Non-Sufficient Debit Transfers.....	\$30.00

CHECKING ACCOUNTS

Better than Free Checking.....	Free
Premier Checking (if daily balance is below \$500.00)	\$5.00 per month

BETTER BUSINESS CHECKING

Daily Balance below \$1000.00.....	\$15.00 per month
Over 50 Items Deposited per month	\$0.15 each item
Deposit Corrections	\$5.00 each
Lock Bags.....	\$15.00

NON-NEGOTIABLE ITEMS

Temporary Checks.....	\$1.00 per page
Cashier/Teller Checks	\$3.00
w/checking.....	\$1.50
Money Orders	\$1.50
w/checking.....	\$0.50
Traveler Cheques.....	\$1.00 per \$100.00
w/checking.....	\$0.50 per \$100.00
Traveler Cheques for two...\$1.50 per \$100.00 w/checking.....	\$0.75 per \$100.00
American Express Gift Cheques.....	\$2.50 per chk.
w/checking.....	\$1.25 per chk.
MasterCard Gift Cards.....	\$5.00 each

BANK WIRES

Incoming / Outgoing.....	\$20.00
Foreign (Incoming / Outgoing).....	\$45.00

ADDITIONAL FEES

Account Research/Account Balancing (minimum 1hour charge)	\$15.00 per hour
Account Verification of Deposit.....	\$5.00
Canadian Deposit.....	\$30.00
Checking Cashing	2% of check or \$5.00 (whichever is greater)
Close account within 90 days	\$10.00
Close IRA.....	\$10.00
Collection Items Incoming/Outgoing.....	\$25.00
Copy of Check.....	\$3.00
Copy of Statement	\$10.00 (1 STMNT) \$15.00 (2-4 STMNT) 5 of more STMNT research fee
Executions.....	\$15.00
Fax Local.....	\$2.00 1st two pages (\$1.00 each additional page)
Fax Long Distance	\$5.00 1st two pages (\$1.00 each additional page)
Garnishments.....	\$15.00
Levies.....	\$25.00
Miscoded Items.....	\$5.00
Notary Fee	\$10.00 per stamp (non-members)
Printout Loan amortization....	\$5.00
Printout on Account Activity...\$5.00	
Reopen Account (closed with Telecheck).....	\$20.00
Return Mail.....	\$2.50
Stop Payments Check/ACH.....	\$30.00
Telephone transfer/inquiry.....	\$2.00 per transaction

United Community Credit Union

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