

FEE SCHEDULE

utfinancial.org 732.530.8100

Effective 4/1/21 Subject to Change

Checking Accounts

UNITED REWARDS

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
<i>You can avoid this service charge if you make 10 or more debit card transactions a month</i>	
Bill Pay	Free
First Box of Standard Checks ¹	Free
Best Rate on CD/IRA	
Certified Checks	Free
Signature Guarantee	1st Free (\$25/item after)
Lost Debit Rewards Card Replacement	1st Free (\$8 after)

UNIVERSITY

Minimum Deposit to Open	\$25
Monthly Service Charge (Waived until age 25)	\$10/month
Bill Pay	Free
First Box of Standard Checks ¹	Free

FRESH START

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
Bill Pay	\$6/month
First Box of Standard Checks ¹	Free

UTILITY

Minimum Deposit To Open	\$25
Monthly Service Charge	\$3/month
Check Fee after 8 free checks	\$0.50/each
Bill Pay	Free
First Box of Standard Checks ¹	Standard Fee

eUreka CHECKING (Closed to depositors, effective February 1, 2017)

Minimum Deposit To Open	\$25
Minimum Balance	\$5,000
Monthly Service Charge	\$15/month
<i>You can avoid this service charge if you maintain an average daily balance of \$5,000</i>	
Bill Pay	Free
First Box of Standard Checks ¹	Free

UNITED ACCESS (Available June 1, 2019)

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
<i>Waived with incoming direct deposits totaling \$500 per</i>	

Credit Card & Loan Accounts

Cash Advance	\$10 or 2% of the amount of each cash advance whichever is greater
Foreign Transaction Fee	Up to 1% of each transaction
Balance Transfer Fee	None
World Rewards Annual Fee (Waived the first year)	\$75
Statement Copy	\$5
Document Copy	\$5
Rush Credit Card Delivery	\$25
Emergency Card Replacement	\$100
Returned Payment Fee	\$25
Returned Convenience Check ²	\$25
Late Payment Fee (Credit Card)	\$25
Late Payment Fee (Consumer Loan) after 15 Day Grace Period	\$5 or 5% of your loan payment whichever is greater

U-WIN

1st Early Withdrawal	\$10
2nd Early Withdrawal	\$25
3rd Early Withdrawal	Account is closed automatically (no fee)

Additional Account Services

Paper Statement	\$2/statement
International Mailing Address	\$5/month
Statement Copy	\$5 each
Account Printout	\$3/printout
Overdraft Privilege	\$26/item
Return Item Fee	\$30/item
Temporary Check (after 4 free)	\$0.25 each
Certified Check (Free for United Rewards Account holders)	\$2 each
Money Order	\$3 each
Money Order Stop Payment	\$20 each
Teller's/Cashier's Check	\$5 each
Stop Payment	\$20 each
Stop Payment on Check Series	\$25
Check Copy	\$5 each
Returned Deposit	\$20
Notary	Free (members only)
Inactive Account Fee ³	\$5/month
Locator Service	Cost plus 2% of balance
Bad Mailing Address	\$1/month

Shares (Savings, IRA)

Minimum Deposit to Open IRA Savings	\$100
Holiday/Vacation Club Early Withdrawal	\$5
Over 6 electronic transfers/debits per month	\$24/item
Outgoing IRA Transfer	\$30

U-Savers Money Market

Below minimum balance of \$1,000	\$15/month
Over six withdrawals/transfers per month	\$24/each
Over three check withdrawals/transfers per month	\$24/each

Wires and International Services

Incoming Wire	Free
Outgoing Domestic Wire	\$25
International Check Collection	\$25
Returned International Item	\$35

Electronic Services

ATM/DEBIT

Card Replacement (United Rewards Account holders get 1 free)	\$8
Foreign Transaction Fee	Up to 1% of each transaction
Empty Deposit Envelope	\$36

ATM FEES PER TRANSACTION

Out of Network ATMs	\$2.00/Transaction
United Teletech ATMs	Surcharge Free
Allpoint Network	Surcharge Free
United Access	Surcharge Free
United Rewards	Surcharge Free
eUreka	\$2.00/Transaction
University	Surcharge Free
Utility	\$2.00/Transaction
Bill Pay Stop Payment	\$25
Bill Pay Overnight Check	\$14.95 each

¹Other check designs available at additional cost

²\$25 or the amount of the returned convenience check, whichever is less

³Fee applies if account is inactive for more than 12 months. Regular certificates and IRA certificates are excluded.

