

# FEE SCHEDULE

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Effective 10/1/24

## Checking Accounts

### UNITED GROW

Minimum Deposit To Open .....	\$25
Monthly Service Charge .....	\$10/month
<i>Waived if you deposit \$1,000 in direct deposits each month or maintain an average of \$1,500 or more</i>	
Bill Pay .....	Free

### UNITED NEW START

Minimum Deposit to Open .....	\$25
Monthly Service Charge .....	\$10/month
<i>\$10 fee waived if you are a student under 25 (\$10 fee may be incurred based upon banking history)</i>	
Bill Pay .....	Free

### UNITED ENGAGE

Minimum Deposit To Open .....	\$25
Monthly Service Charge .....	\$3/month
<i>Waived if you maintain a minimum daily balance of \$1,500, complete at least 5 debit card transactions per month, and enroll in auto pay or use your UTF debit card with a digital wallet</i>	
Bill Pay .....	Free

See page 2 of Fee Schedule for Legacy Accounts

## Electronic Services

### ATM/DEBIT

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

### ATM FEES PER TRANSACTION

Out of Network ATMs .....	\$2.00/Transaction
United Teletech ATMs .....	Surcharge Free

### Allpoint Network

United Grow .....	Surcharge Free
United New Start .....	Surcharge Free
United Engage .....	Surcharge Free

Bill Pay Stop Payment .....	\$25
Bill Pay Overnight Check .....	\$14.95 each
Same Day Bill Pay .....	\$9.95 each
Incoming Account to Account Transfer .....	Free
Outgoing Account to Account Transfer .....	\$2
Stop Payment on Electronic Funds Transfer .....	\$25
Zelle Transfer .....	Free
Stop Payment on Zelle Transfer .....	\$25
Electronic Loan Payment Online .....	\$5/transaction
Electronic Loan Payment by Phone .....	\$20/transaction
<i>Electronic Loan Payments by phone are limited to \$2500 per transaction</i>	

## Credit Card & Loan Accounts

Cash Advance .....	\$10 or 2% of the amount of each cash advance <i>(whichever is greater)</i>
Foreign Transaction Fee .....	Up to 1% of each transaction
Balance Transfer Fee .....	3% of \$5 <i>(whichever is greater)</i>
Statement Copy .....	\$5
Document Copy .....	\$5
Rush Credit Card Delivery .....	\$25
Emergency Card Replacement .....	\$100
Returned Payment Fee .....	\$25
Returned Convenience Check <sup>2</sup> .....	\$25
Late Payment Fee (Credit Card) .....	\$25
Late Payment Fee (Consumer Loan) after 15 Day Grace Period .....	\$5 or 5% of your loan payment <i>(whichever is greater)</i>

## U-WIN

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

## Additional Account Services

Paper Statement .....	\$2/statement
International Mailing Address .....	\$5/month
Statement Copy .....	\$5 each
Account Printout .....	\$3/printout
Overdraft Privilege .....	\$26/item
Non-Sufficient Funds .....	\$30/item
Return Fee .....	\$30
Temporary Check <i>(after 4 free)</i> .....	\$0.25 each
Money Order .....	\$3 each
Money Order Stop Payment .....	\$20 each
Teller's/Cashier's Check .....	\$5 each
Stop Payment by Phone/In Branch .....	\$30 each
Stop Payment Online .....	\$25 each
Stop Payment on Check Series .....	\$25 each
Check Copy .....	\$5 each
Returned Deposit .....	\$20
Notary .....	Free (members only)
Inactive Account Fee <sup>3</sup> .....	\$5/month
Locator Service .....	Cost plus 2% of balance
Bad Mailing Address .....	\$5/month
Levy Processing .....	1% of amount
<i>Unless they have MM OCJRA \$100 minimum</i>	
Account Research .....	\$20/hour
Signature Guarantee .....	\$25 per item
<i>United Rewards Account holders get 1 free</i>	

## 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 6 withdrawals/transfers per month .....	\$24/each
Over three check withdrawals/transfers per month .....	\$24/each

## Ultra Money Market

Below minimum balance of \$1,000 .....	\$15/month
Over 6 withdrawals/transfers per month .....	\$24/each
Over three check withdrawals/transfers per month .....	\$24/each

## Wires and International Services

Incoming Wire .....	\$10
Outgoing Domestic Wire .....	\$25
International Check Collection .....	\$25
Returned International Item .....	\$35

<sup>1</sup>Other check designs available at additional cost

<sup>2</sup>\$25 or the amount of the returned convenience check, whichever is less

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

<sup>4</sup>Please select "Check Reorder" under "Additional Options" on our Online Banking platform for more information.



## Legacy Checking Accounts

### LEGACY ACCOUNTS AS OF 10/1/2024

#### 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 <sup>1</sup> .....	Free

#### Best Rate on CD/IRA

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 <sup>1,4</sup> .....	Pricing Varies

#### FRESH START

Minimum Deposit To Open .....	\$25
Monthly Service Charge .....	\$10/month
Bill Pay.....	\$6/month
First Box of Standard Checks <sup>1,4</sup> .....	Pricing Varies

#### 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 <sup>1,4</sup> .....	Pricing Varies

#### 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 <sup>1</sup> .....	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 month or an average daily balance of \$1,500</i>	
Bill Pay.....	Free
Teller Transaction Fee.....	\$10/month

#### Allpoint Network

United Access .....	Surcharge Free
United Rewards .....	Surcharge Free
eUreka .....	Surcharge Free
University .....	Surcharge Free
Utility.....	\$2.00/Transaction

<sup>1</sup>Other check designs available at additional cost

<sup>2</sup>\$25 or the amount of the returned convenience check, whichever is less

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

<sup>4</sup>Please select "Check Reorder" under "Additional Options" on our Online Banking platform for more information.

