FEE SCHEDULE

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Effective 10/1/24

Checking Accounts

UNITED GROW
Minimum Deposit To Open\$25 Monthly Service Charge\$10/month
Waived if you deposit \$1,000 in direct deposits each month or maintain an average of \$1,500 or more
Bill PayFree
UNITED NEW START
Minimum Deposit to Open\$25
Monthly Service Charge\$10/month
\$10 fee waived if you are a student under 25 (\$10 fee may be incurred based upon banking history)
Bill PayFree
UNITED ENGAGE
Minimum Deposit To Open\$25
Monthly Service Charge\$3/month
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
•
Bill PayFree

Electronic Services

See page 2 of Fee Schedule for Legacy Accounts

ATM/DEBIT

$Card\ Replacement\ (\textit{United Rewards Account holders get 1 free})\8
Foreign Transaction Fee

ATM FEES PER TRANSACTION

Out of Network ATMs\$2.00/Transa	action
United Teletech ATMsSurcharge	e Free
Allpoint Network	
United GrowSurcharge	Free
United New StartSurcharge	Free
United EngageSurcharge	Free
D'II D. Class D. annal	¢οσ
Bill Pay Stop Payment	
Bill Pay Overnight Check\$14.95	i each
Same Day Bill Pay\$9.95	i 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/transa	action
Electronic Loan Payment by Phone\$20/transa Electronic Loan Payments by phone are limited to \$2500 per transaction	

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
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 automaticall	y (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
Non-Sufficient Funds	\$30/item
Return Fee	\$30
Temporary Check (after 4 free)	\$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)
nactive Account Fee ³	
Locator Service	Cost plus 2% of balance
Bad Mailing Address	\$5/month
Levy ProcessingUnless they have MM OCJRA \$100 minimum	1% of amount
Account Research	\$20/hour
Signature Guarantee United Rewards Account holders get 1 free	\$25 per item

Shares (Savings, IRA)

Minimum Deposit to Open IRA Savings	\$100
Holiday/Vacation Club Early Withdrawal	
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 with drawals/transfers per month \dots	\$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

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.

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













Legacy Checking Accounts

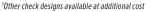
LEGACY ACCOUNTS AS OF 10/1/2024

UNITED REWARDS

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
transactions a month	
Bill Pay	Free
First Box of Standard Checks ¹	Free
Best Rate on CD/IRA	
Signature Guarantee1st Free	e (\$25 /item after)
Lost Debit Rewards Card Replacement 1s	st Free <i>(\$8 after)</i>
UNIVERSITY	
Minimum Deposit to Open	\$25
Monthly Service Charge (Waived until age 25)	
Bill Pay	
First Box of Standard Checks ^{1,4}	.Pricing Varies
FRESH START	
Minimum Deposit To Open	\$25
Monthly Service Charge	
Bill Pay	
First Box of Standard Checks ^{1,4}	
UTILITY	
Minimum Deposit To Open	\$25
Monthly Service Charge	\$3/month
Check Fee after 8 free checks	\$0.50/each
Bill Pay	
First Box of Standard Checks ^{1,4}	

eUreka CHECKING (Closed to depositors, effective February 1, 2017)	
Minimum Deposit To Open	25
Minimum Balance\$5,0	000
Monthly Service Charge	nth
Bill PayFi	ree
First Box of Standard Checks ¹ Fr	ree
UNITED ACCESS (Available June 1, 2019)	
Minimum Deposit To Open	\$25
Monthly Service Charge	
Bill PayFi	ree
Teller Transaction Fee\$10/moo	ntŀ
Allpoint Network	

United Access	Surcharge Fre
United Rewards	Surcharge Fre
	Surcharge Fre
University	Surcharge Fre
Utility	\$2.00/Transactio



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

Fee applies if account is inactive for more than 12 months. Regular certificates and IRA certificates are excluded. Please select "Check Reorder" under "Additional Options" on our Online Banking platform for more information.









