

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 Pay	Free
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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 Pay	Free
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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 Pay	Free
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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

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)
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Foreign Transaction Fee	Up to 1% of each transaction
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Balance Transfer Fee	3% of \$5 (whichever is greater)
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Statement Copy	\$5
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Document Copy	\$5
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Rush Credit Card Delivery	\$25
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Emergency Card Replacement	\$100
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Returned Payment Fee	\$25
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Returned Convenience Check ²	\$25
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Late Payment Fee (Credit Card)	\$25
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Late Payment Fee (Consumer Loan) after 15 Day Grace Period	\$5 or 5% of your loan payment (whichever is greater)
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U-WIN

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

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

Account Research	\$20/hour
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Signature Guarantee	\$25 per item
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United Rewards Account holders get 1 free

Shares (Savings, IRA)

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

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

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

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

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 ^{1,4}	Pricing Varies

FRESH START

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
Bill Pay.....	\$6/month
First Box of Standard Checks ^{1,4}	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 ^{1,4}	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 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 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

¹Other check designs available at additional cost

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

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