

FEE SCHEDULE

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
ID Theft Protection	FREE
First Box of Standard Checks ¹	FREE

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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

University

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
<i>(waived until age 25)</i>	
Bill Pay	FREE
First Box of Standard Checks ¹	FREE

Fresh Start

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
Bill Pay	FREE
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	Standard fee

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

World Rewards Annual Fee (waived the first year)	\$75
Statement Copy	\$5
Document Copy	\$5
Rush Credit Card Delivery	\$25
Emergency Card Replacement	\$100
Design Your Own Card	\$15
Returned Payment Fee	\$25
Returned Convenience Check ³	\$25
Late Payment Fee (Credit Card)	\$25
Late Payment Fee After 15 Day Grace Period (Consumer Loan)	\$5 or 5% of your loan payment, whichever is greater

Shares (Savings, IRA)

Minimum Deposit To Open	\$5
Holiday/Vacation Club	
Early Withdrawal	\$5
Over six electronic transfers/debits per month	\$24/item
Outgoing IRA Transfer	\$25

U-Savers Money Market

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

Electronic Services

ATM/Debit

Card Replacement	\$8
Foreign Transaction Fee	Up to 1% of each transaction
Empty Deposit Envelope	\$36
Transaction at Non-UTF ATM	\$1/each (10 free/month)
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	\$14

Popmoney

To Send Money

	\$1.00- \$249.99	\$250- \$999.99	\$1,000 and above
Next Day	FREE	FREE	FREE
3 Day	FREE	FREE	FREE

Request Money

3 Day	FREE	FREE	FREE
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Electronic Loan Payment By Phone \$10 per transaction

* Electronic Loan Payments by phone are limited to \$2500 per transaction

Additional Account Services

Paper Statement	\$2/statement
International Mailing Address	\$5/month
Statement Copy	\$5/each
Account Printout	\$3/printout
Overdraft Privilege /Non-Sufficient Funds	\$36/item
Temporary Check (after 4 free)	\$0.25 each
Certified Check	\$2/each
Money Order	\$3/each
Money Order Stop Payment	\$14/each
Teller's/Cashier's Check	\$5/each
AMEX Travelers Cheques	1% of amount
AMEX Gift Cheques	\$2.50/each
Stop Payment	\$14/each
Stop Payment on Check Series	\$25
Check Copy	\$5/each
Returned Deposit	\$20
Notary	FREE
Inactive Account Fee ²	\$5/month
Locator Service	Cost plus 2% of balance
Bad Mailing Address	\$1/month
Levy Processing	1% of amount; \$100 minimum
Signature Guarantee	\$25/item
Account Research	\$20/hour

Wires and International Services

Incoming Wire	FREE
Outgoing Domestic Wire	\$20
Western Union Domestic	\$20
International Check Collection	\$25
International Draft	\$35
Returned International Item	\$35

Non-Member Services

Notary	\$2.50/item
On-Us Check Cashing	4% of check; minimum \$25
Money Order	\$6/each
AMEX Travelers Cheques	2% of amount

- 1 Other check designs available at cost
- 2 Fee applies if account is inactive for more than 12 months
- 3 \$25 or the amount of the returned convenience check, whichever is less