

**This Fee Schedule is a part of the Rate Schedule and Truth in Savings Disclosure**

**MEMBERSHIP FEE: \$10**

A \$10 fee is all that is needed to become a member of Unitus Community Credit Union. An initial deposit of any amount, but not less than \$5, then opens your new Prime Share account. To remain an active member in the cooperative, and to take advantage of our many member benefits, \$5 will be held at all times in your Prime Share account.

**NO – COST BENEFITS PROVIDED TO UNITUS MEMBERS**

- Multiple options for free checking
- Basic Business Checking
- Online Bill Pay
- Online & mobile banking
- Mobile Deposit
- Teller services at all Unitus branches
- Notary services
- Online copies of statements & checks
- Coin counting machines
- Overdraft transfers from savings
- Electronic statements
- Nearly 30,000 surcharge-free CO-OP ATMs nationwide
- Debit & credit chip cards
- Financial counseling

DESCRIPTION	FEE	ADDITIONAL INFORMATION
<b>Unitus Deposit Accounts and Services</b>		
Unitus Checking	<b>No monthly service fee or balance requirements</b>	
Optima Interest Checking	<b>No monthly service fee or balance requirements</b>	For members age 50 or better, pays interest and provides additional benefits
Interest Checking	<b>No monthly service fee if account balance minimums met</b>	\$7.50 per month if minimum daily balance falls below \$500
Right Choice Checking	\$5 per month with payroll direct deposit of at least \$250 per deposit, or \$10 per month without payroll direct deposit	Designed to help members restore financial confidence and credit
Personal Money Market Account	\$5 per month if average balance falls below \$2,500	A great way to enjoy competitive rates with easy access to the funds
ATM Deposit Adjustment	\$15 per reconciliation	Fee charged if deposits made at a non-Unitus ATM are incorrect
ATM Withdrawal, Transfer or Inquiry	<b>Free access to Unitus CO-OP ATMs;</b> \$2.50 for any non-Unitus or non CO-OP ATM	In addition to Unitus ATMs, members have access to nearly 30,000 surcharge-free ATMs within the CO-OP network nationwide
Check Protect Fee	\$30 per transaction	A discretionary service that covers checks, debit card purchases and Bill Pay transactions that would otherwise overdraw your account
Deposited Item Return Fee	\$12 per returned transaction/presentation	Includes returned paper check and ACH deposits
HSA Maintenance Fee	\$2.50 per month	Specially designed for members with High Deductible Health Plans
NSF (non-sufficient funds)	\$30 per returned transaction	
Overdraft Protection Transfer	<b>No transfer fee from savings or money market account;</b> \$5 per transfer from a loan or credit card	A smart way to protect yourself from overdraft conditions and avoid overdraft fees
Stop Payment Request	\$30 per item	This fee applies to stop payments on member checks, ACH transactions, Bill Payments, recurring debit card transactions and Official Checks
<b>Unitus Business Accounts and Services</b>		
Basic Business Checking	<b>No monthly service fee or balance requirements</b>	
Business Interest Checking	<b>No monthly service fee if account balance minimums met</b>	\$10 per month if minimum daily balance falls below \$3,000
Business Money Market Account	<b>No monthly service fee if account balance minimums met</b>	\$5 per month if minimum daily balance falls below \$10,000
Fee for Checks Written (Monthly)	Basic Business Checking: First 75 free, 15¢ per additional item	Applies to Business Checking accounts only
	Business Interest Checking: First 150 free, 15¢ per additional item	

Fee for Checks Deposited (Monthly)	Basic Business Checking: First 75 free, 15¢ per additional item	Applies to Business Checking accounts only
	Business Interest Checking: First 150 free, 15¢ per additional item	
Fee for Cash Deposited and/or Purchased – Combined Total (Monthly)	Basic Business Checking: First \$5,000 free, 10¢ per additional \$100	Applies to Business Checking accounts only
	Business Interest Checking: First \$10,000 free, 10¢ per additional \$100	
Coin Purchased Fee (Monthly)	10¢ per roll	Applies to Business Checking accounts only
Business Debit Card	First 2 cards free of charge, additional cards \$4 each	
<b>Lending Account Fees</b>		
All other loan fees provided at time of application		
Business Credit Card Annual Fee	\$25 per card	Waived if annual qualified purchases exceed \$2,500 per card in the previous 12 months
Digital Loan Document Delivery Fee	Current third-party cost	Secured document delivery – e-signature
Overnight Document Delivery Charge	Current third-party cost	
Real Estate Subordinations	\$125	
Reconveyance Fee	\$250	
<b>Other Service Fees</b>		
Account Reconciliation/Research	\$15 per 30 minutes, 30 minute minimum, plus copy fees	
Card Replacement Fee	\$4 per card	
Check Cashing Fee	\$5 fee per transaction if a Prime Share savings is the only service held with the Credit Union	
Collection Item Processing	\$20 per item	
Copy & Delivery of Account Records	\$1 per item: statements, receipts, checks, deposited items	
Copy of Unitus Official Check	\$2.50 per copy	
Copy of transaction performed at a non-Unitus ATM or branch	\$15 per item	
Foreign Check Exchange Fee	\$12 per foreign check (Canadian and non-Canadian)	
Inactive Account Fee	\$5 per month after 19 months of inactivity	
Legal Action Processing Fee (garnishment, levy, etc.)	\$100 per action	
"My Design Card" Image	\$9.95 new image per card \$4.95 reissue/replacement of current image per card	
Official Checks	\$4 per check for members (free for Heritage members), \$10 per check for non-members	
Online Loan Payment	\$4.95 per payment	
Payment by Phone	\$10 per payment made by phone	
Returned Statement Fee	\$5 for the return of your membership statement (does not apply to IRA, HSA, ESA statements)	
Rush Card Fee	Market cost (per card)	
Secure Acceptance Service Fee	\$15 for the safe delivery of your card and check orders to a Unitus branch; there remains no charge for delivery of cards and checks to your mailing address	
Temporary Checks (for a Checking, MMA or Loan)	\$5 for four checks; no fee for temporary checks on new checking or MMA accounts (first month)	
Visa Foreign Currency Exchange/Conversion	2% of transaction amount	
Visa Prepaid & Gift Cards	\$5 per card, \$1.25 per reload	
Wire Transfer	Incoming wire – no charge; outgoing domestic wire - \$20; outgoing international (foreign) wire - \$45	

**Federally insured by NCUA**

Website:  
[www.unitusccu.com](http://www.unitusccu.com)

Phone:  
(503) 227-5571  
(800) 452-0900

Mailing Address:  
PO Box 1937  
Portland OR 97207