Fee Schedule

Effective Date: February 15, 2017

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
- Debit & Credit chip cards
- Teller services at 9 Unitus branches
- Notary services
- Online copies of statements & checks
- Coin counting machines
- Overdraft transfers from savings
- Paper and electronic statements
- Nearly 30,000 surcharge-free CO-OP ATMs nationwide
- 5000+ Shared Branching locations
- Financial counseling

DESCRIPTION	FEE	ADDITIONAL INFORMATION
Unitus Deposit Accounts and Services		
Unitus Checking	**No monthly service fee or balance requirements**	
Optima Interest Checking	**No monthly service fee or balance requirements**	For members age 50 or better, pays interest and provides additional benefits
Interest Checking	$7.50 per month if $500 minimum daily balance is not maintained	
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; Total Finance, our online personal financial management tool, is offered at no charge
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	**Free access to Unitus and CO-OP ATMs**; $2 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 item	An opt-in, discretionary service that covers checks and debit card purchases that would otherwise overdraw your account
Deposited Item Return Fee	$12 per item	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 item	
Official Check Declaration of Loss	$25 per check	This fee applies when we replace or refund a lost or stolen official (cashier's) check
Overdraft Protection Transfer	**No transfer fee from savings or money market account**; $3 per transfer from a loan or credit card	A smart way to protect yourself from overdraft conditions and avoid overdraft fees
SnapCheck Fee	No charge if you receive statements electronically, $2 per month if you receive paper statements	A convenient way to deposit checks directly into your Unitus account via your smartphone, anytime or anywhere
Stop Payment Request	$25 per item	This fee applies to stop payments on member checks, ACH transactions and Bill Payments
Total Finance	$2 per month	Build and manage your budget and financial goals while tracking spending activity and aggregating all of your accounts in a secure environment
Unitus Business Accounts and Services		
Basic Business Checking	**No monthly service fee**	
Business Interest Checking	**No monthly service fee if account balance minimums met**	$10 per month if minimum daily balance falls below $3,000
Business Money Market Account	**No monthly service fee if account balance minimums met**	$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 Business Interest Checking: First 150 free, 15¢ per additional item	Applies to Business Checking accounts only

Continued

Unitus COMMUNITY CREDIT UNION

Fee Schedule

Effective Date: February 15, 2017

Fee for Checks Deposited (Monthly)	Basic Business Checking: First 75 free, 15¢ per additional item Business Interest Checking: First 150 free, 15¢ per additional item	Applies to Business Checking accounts only
Fee for Cash Deposited and/or Purchased – Combined Total (Monthly)	Basic Business Checking: First $5,000 free, 10¢ per additional $100 Business Interest Checking: First $10,000 free, 10¢ per additional $100	Applies to Business Checking accounts only
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	
Lending Account Fees		
Business Credit Card Annual Fee	$25 per card	Waived if annual qualified purchases exceed $2500 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	$80	
Other Service Fees		
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, Share drafts, 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)	
Foreign Currency Purchase	$25 per order, per currency; includes shipping and handling	
Inactive Account Fee	$5 per month after 19 months of inactivity	
Legal Action Processing Fee (garnishment, levy, etc.)	$50 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	
Payment by Phone	$10 per payment made by phone	
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	
Shared Branch Adjustment	$11.50 per reconciliation	
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 - $8: outgoing domestic wire - $18: outgoing international (foreign) wire - $45	

Safe Deposit Box Fees *Safe deposit boxes are not insured by the NCUA or any other insurance provider*	
Rental Fee 3 x 5	$25 per year
Rental Fee 3 x 10	$40 per year
Rental Fee 4 x 10	$50 per year
Rental Fee 5 x 10	$70 per year
Rental Fee 10 x 10	$100 per year
Drilling Box or Change Locks	Market cost plus $20 service fee

Federally insured by NCUA

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