

## *Member Fees & Charges Policy Effective May 1, 2021*

### **ACH-DEBITS\***

- Non-Sufficient Funds .....	\$35.00
- Stop Payment.....	\$35.00
- One-time ACH Origination Fee.....	\$25.00

### **ATM/DEBIT MASTERCARD CARD FEES**

- ATM Transaction Fees	
Unity Catholic ATMs .....	FREE
8 Withdrawals in one month any network.....	FREE
Over 8 in one month any network.....	\$0.50
- Inquiry Fee	
Unity Catholic ATMs .....	FREE
Non-Unity Catholic ATMs .....	\$1.00
- Foreign Transaction Fee .....	0.90% of purchase
- Card Replacement.....	\$15.00
- Card Replacement – Rush.....	\$35.00
- Chargeback Fee per dispute .....	\$25.00
- Withdrawal that makes account negative .....	\$35.00
- Surcharge Fee .....	\$3.00

### **IRA FEE**

- Annual Maintenance Fee .....	\$12.00/annually
- Account closed within 12 months of opening.....	\$25.00
- Outgoing Transfer Fee .....	\$10.00

### **SAFE DEPOSIT BOX** (St. Charles main office only)

- Annual Fee	
Box size 3x5 .....	\$30.00
Box size 5x5 .....	\$45.00
Box size 3x10 .....	\$55.00
Box size 5x10 .....	\$70.00
- Replacement Key(s).....	\$30.00
- Cost for Drilling .....	Actual Cost + \$25.00
- Late Fee.....	\$10.00

### **SHARE DRAFT/CHECKING ACCOUNTS**

- Bill Pay - initial 3 months free, then non-use.....	\$3.00/month
- Account Research Fee .....	\$25.00/hour
- Check Printing Fees.....	Actual Cost
- Temporary Checks.....	\$1.00/page of 4
- Photo Copy of a Check .....	\$5.00/per check
- Photo Copies of checks in Home Banking .....	FREE
- Honor/Courtesy Fee Resulting in a Negative Balance*	
Up to \$5.00 .....	FREE
\$5.01 to \$30.00.....	\$20.00
\$30.01+ .....	\$35.00
- NSF Check Return.....	\$35.00
- Collection Fee – Draft presented for Collection.....	\$35.00
- Stop Payment.....	\$35.00
- Automatic Share Transfer due to Non-Sufficient funds	
After 3 in a month .....	\$2.00/per Transfer

### **VISA FEES**

- Returned Check Fee due to Non-sufficient funds.....	\$35.00
- Late Payment Fee.....	\$27.00
- Late Again within 6 Months.....	\$29.00
- Foreign Transaction .....	1% of purchase
- Visa Replacement Card Fee.....	\$15.00
- Rush Replacement .....	\$35.00
- Non-Member Cash Advance Fee .....	\$5.00
- Pre-authorized Payment Cancellation Fee .....	\$28.00

### **WIRE TRANSFER/WIRE SERVICE**

- Outgoing - Domestic .....	\$25.00/wire
- Outgoing - Foreign.....	\$45.00/wire
- Incoming - Domestic .....	\$15.00/wire
- Incoming - Foreign.....	\$25.00/wire

*\*There is no limit on the total fees we can charge you for overdrawing your account.*

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### **SERVICE FEES**

- Check Cashing
    - Less than \$100 in account aggregate,  
No other active<sup>†</sup> service..... \$5.00/item
    - Members under 18 years of age..... Waived
    - Non-Members..... \$15.00
  - Counter Check
    - Counter Check made out to third party .. \$2.00/per check
    - Counter Check Stop Payment ..... \$35.00
  - Money Order Fee.....\$1.50/per item
  - Notary Fee
    - Member .....FREE
    - Non-Member ..... \$5.00
  - Record Retrieval
    - Microfilm Copy of draft or other record.... \$5.00/per item
  - Returned Mail Charge..... \$10.00/per item
  - Tax Levy/Garnishment/Litigation ..... \$55.00
  - VISA Gift Card ..... \$2.95
  - VISA Prepaid Re-Loadable Debit Card ..... \$3.95
- <sup>†</sup>Active = service must be used at least every 6 months to be considered an active service.

### **ACCOUNT FEES**

- Membership Fee.....FREE
- Club Account Early Withdrawal Fee..... \$10.00
- Deposited Item Return ..... \$25.00
- Dormant Account Fee after one (1) year.....\$5.00/month  
*Dormant Account Fee waived for members under 18 years old.*
- Early Account Closure
  - within 90 days of opening (except IRA accounts)...\$25.00
- Escheat Fee ..... \$50.00
- Non-Sufficient Funds<sup>†</sup>
  - Due to transfer or ACH origination – per item .....\$35.00
  - Automatic Loan Payment Transfer – NSF ..... \$35.00
- Statement/Activity Copy ..... \$5.00/statement
- Money Market Excess  
Withdrawal Fee (after 3)..... \$10.00/per item
- Account Verification Processing Fee ..... \$5.00
- Home Banking Fees
  - Inactive Fee - non-use for 90 days..... \$1.00/month
  - Payments returned due to member error ...\$5.00/return

### **LOAN FEES**

- Late Payment Fee All loans..... \$35.00
- Loan Rewrite due to direct debit cancellation.....\$25.00
- Home Equity Line of Credit Paid in Full
  - within 3 years of origination .....\$250.00
- Coupon Book ..... \$3.00/year
- Payoff Request by paper form .....\$25.00
- Modification to Reduce Rate-Consumer Loan .....\$50.00  
Equity Loan ..... Actual Fees + \$300.00

- Loan Document Fee ..... Up to \$150.00
- Subordination Fee.....\$150.00
- HELOC Check Fee when less than stated minimum .....\$35.00
- Mortgage Processing Fee.....Varies
- Title Ins for 1st Mortgage Equity Loan .....\$4/\$1,000  
Min. of \$125 based on loan balance

*This credit union is federally insured by the National Credit Union Administration, additional insurance up to \$250,000 provided by Excess Share Insurance, ESI. We are an Equal Housing Lender*

