

**FEE SCHEDULE - Effective March 1, 2018**

SERVICE	FEE
Account Closure - IRA or Youth Mitten Club	\$25
Account Closure Within 6 Months of Opening	\$25
Account Ownership TIN & EIN Exception Processing	\$100
Account Statement Copy - free up to 3 mo, over 3 mo \$2 per page	\$2
<b>* ACH Exception Processing</b>	<b>\$25</b>
ACH Stop Payment	\$25
ATM Transactions within CO-OP Network	FREE
ATM Withdrawals out-of-network (ATM owner may still charge a fee)	FREE
Credit Card or Debit Card Replacement	\$20
Credit Card or Debit Card Rush Replacement	\$39
Certified Check	\$10
Collection Items	\$25
Copies of Paid Check or Share Draft - Per item	\$5
Dormant/Inactive Share Savings - After 30 months, per month	\$15
Excess Withdrawals from Share Savings - Over 6 per mo/per occurrence	\$5
Foreign Check Processing - Based on amount, up to \$50 per check	\$50
Foreign Transaction Fee for Credit Card Purchases	2%
Foreign Transaction Fee for Debit Card Purchases	1%
Inactive Share Draft Checking - After 6 months, per month	\$5
Inactive Share Savings - After 30 months, per month	\$15
Legal Process - Subpoenas, levies and/or government orders	\$50
Money Market Below Minimum Balance of \$500	\$10
Money Market Excess Withdrawals - over 3 per month & per occurrence	\$10
Money Order	\$2
Notary Service from	\$2
NSF Non-return	\$27
NSF Return Fee	\$27
Official Check	\$2
Online Bill Pay - Overnight Check	\$12.95
Online Bill Pay - Same Day Electronic Payment	\$9.95
Overdraft Privilege Fee (Personal)	\$27
Person-to-Person Online Payment - send or request money	\$1
Person-to-Person Online Payment - send money next day rush service	\$7
Person-to-Person Online Stop Payment	\$25
Photocopies - Per document page	\$0.25
Protest Fee	\$45
Research Request - Per hour, \$35 minimum	\$35
Returned Deposited Item - Personal	\$25
Returned Mail Process for Undeliverable Addresses - Per occurrence	\$5
Set of 9 Starter Checks for New Checking Accounts (in branch)	FREE
Share Savings Below Minimum Balance of \$50	\$10
Stale Check Processing (Over 180 days)	\$25
Stop Payment (Official Checks or Share Draft)	\$25
Uncollected Funds Fee	\$25
Wire Transfer - Incoming Domestic & International	\$10
Wire Transfer - Outgoing Domestic	\$20
Wire Transfer - Outgoing International	\$50

BUSINESS & ORGANIZATION SERVICES	FEE
Business Premier Image Share Draft Checking - Monthly	\$25
Business Premier Share Draft Checking - Monthly	\$15
Business Share Draft NSF Non-return	\$35
Business Share Draft NSF Return Fee	\$35
Currency Fees - Purchase Cash/Coin (\$0.10 cents per strap/roll)	\$0.10
Currency Fees - Deposit Cash/Coin (\$0.10 cents per strap/roll)	\$0.10
Overdraft Privilege Fee - Business	\$35
Returned Deposited Item - Business	\$29
Returned Deposited Item - Organization	\$25

FREE SERVICES THROUGH ONLINE BANKING
Quicken® and QuickBooks® Direct and Web Connections
Transfers to and from External Accounts at Other Financial Institutions
Transfers to Internal UFCU Accounts, and to other UFCU Members
Statement Copies in Electronic Format
Copies of Paid Check or Share Draft in Electronic Format
Online Bill Pay Standard Service

**BRANCH OFFICES**

- AMHERST NY** | (716) 799-8385  
2882 Niagara Falls Blvd, Amherst, NY 14228
- BOSTON MA** | (781) 493-6733  
282 Providence Highway, Westwood, MA 02090
- BUFFALO NY** | (716) 847-6655  
562 Genesee Street, Buffalo, NY 14204
- CLEVELAND OH** | (440) 842-5888  
5602 State Road, Parma, OH 44134
- PORTLAND OR** | (503) 774-1444  
11050 SE Powell Blvd, Portland, OR 97266
- SACRAMENTO CA** | (916) 721-1188  
6029 San Juan Avenue, Citrus Heights, CA 95610
- SEATTLE WA** | (253) 237-5293  
1414 S 324th Street, Federal Way, WA 98003
- SYRACUSE NY** | (315) 471-4074  
211 Tompkins Street, Syracuse, NY 13204
- VANCOUVER WA** | (360) 597-2096  
11208 NE Fourth Plain Blvd, Vancouver, WA 98662
- WEBSTER NY** | (585) 545-6276  
900 Holt Road, Rochester, NY 14580