

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
ACH Exception Processing	\$25
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
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 LOCATIONS

- Amherst Branch** | (716) 799-8385
2882 Niagara Falls Blvd Amherst, NY 14228
- Boston Branch** | (781) 493-6733
282 Providence Hwy Westwood, MA 02090
- Buffalo Branch** | (716) 847-6655
562 Genesee Street Buffalo, NY 14204
- Charlotte Branch** | (704) 246-3040
1730 Matthews Twp Pkwy Matthews, NC 28105
- Citrus Heights Branch** | (916) 721-1188
7084 Auburn Blvd Citrus Heights, CA 95621
- Federal Way Branch** | (253) 237-5293
1414 South 324th St Federal Way, WA 98003
- Parma Osnova Branch** | (440) 842-5888
5602 State Road Parma, OH 44134
- Portland Branch** | (503) 774-1444
12001 SE Morrison St Portland, OR 97216
- Rancho Cordova Branch** | (916) 894-0822
11088 Olson Drive Rancho Cordova, CA 95670
- Syracuse Branch** | (315) 471-4074
211 Tompkins Street Syracuse, NY 13204
- Vancouver Branch** | (360) 597-2096
11208 NE Fourth Plain Blvd Vancouver, WA 98662
- Webster Branch** | (585) 545-6276
900 Holt Road Webster, NY 14580