

FEE SCHEDULE – Effective August 15, 2022

SERVICES	FEE
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 Stop Payment	\$25
ATM Transactions with 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
Dormant Share/Savings or Money Market – After 30 months, per month	\$15
Foreign Check Collection, Amount Varies	\$0-\$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	\$10
Legal Process - Subpoenas, levies and/or government orders	\$75
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 or 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
Mailed Paper Statement (Monthly or Quarterly), Exceptions Apply	\$2
Pay Your UFCU Loan (from different financial institution)	
ProPay Convenience Fee, Checking or Savings	\$5
ProPay Convenience Fee, Non-UFCU Debit Card	\$29
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
Research Request - Per hour, \$35 minimum	\$35
Returned Deposit 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
Wire Transfer - Incoming Domestic & International	\$10
Wire Transfer - Outgoing Domestic	\$20
Wire Transfer - Outgoing International	\$50

BUSINESS & ORGANIZATION SERVICES	FEE
Business Premier Share Draft Checking – Monthly	\$15
Business Share Draft NSF Return Fee	\$35
Money Service Business – Monthly	\$50
Organization Share Draft NSF Return Fee	\$35
Overdraft Privilege Fee – Business	\$35
Returned Deposit Item – Business	\$29
Returned Deposit Item – Organization	\$10

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 on 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 St., Buffalo, NY 14204
- Charlotte Branch** | (704) 246-3040
1730 Matthews Township Pkwy., Ste. E, Matthews, NC 28105
- Citrus Heights Branch** | (916) 721-1188
7084 Auburn Blvd., Ste. 100 Citrus Heights, CA 95621
- Federal Way Branch** | (253) 237-5293
716 S 348th St, Bldg. C, Ste. A Federal Way, WA 98003
- Parma Osnova Branch** | (440) 842-5888
5602 State Rd., Parma, OH 44134
- Portland Branch** | (503) 774-1444
12001 SE Morrison St., Portland, OR 97216
- Rancho Cordova Branch** | (916) 894-0822
11088 Olson Dr., Ste. E Rancho Cordova, CA 95670
- Syracuse Branch** | (315) 471-4074
211 Tompkins St., Syracuse, NY 13204
- Vancouver Branch** | (360) 597-2096
11208 NE Fourth Plain Blvd., Vancouver, WA 98662
- Webster Branch** | (585) 545-6276
900 Holt Rd., Ste. 4 Webster, NY 14580-9102