

FEE SCHEDULE – Effective February 15, 2024

SERVICES	FEE
Account Closure Within 6 Months of Opening	\$25
Account Ownership TIN & EIN Exception Processing	\$100
Account Statement Copy – free up to 3 months, over 3 months \$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
Cash Deposit/Withdrawal Processing Fee, in excess of \$25,000/month	\$1 for each \$1,000 (Rounded Up)
Certified Check	\$10
Credit Card or Debit Card Replacement	\$20
Credit Card or Debit Card Rush Replacement	\$39
Dormant Share/Savings or Money Market – After 30 months, per month	\$15
Escheatment Fee	\$100
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
Non-Member Check Cashing Fee – Per Item	\$5
Notary Service from Official Check	\$2
Official Check	\$5
Online Bill Pay – Rush Delivery Expedited Electronic Payment	\$9.95
Online Bill Pay – Rush Delivery Overnight Check	\$12.95
Overdraft Fee (Personal) - per presentment	\$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
Photocopies - Per document page	\$0.25
Research Request - Per hour, \$35 minimum	\$35
Return Fee - per presentment	\$27
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
Stop Payment (Zelle)	\$25
Wire Transfer - Incoming Domestic & International	\$10
Wire Transfer - Outgoing Domestic	\$20
Wire Transfer - Outgoing International	\$50

BUSINESS & ORGANIZATION SERVICES	FEE
Business / Organization Share Draft NSF Return Fee – per presentment	\$35
Money Service Business – Monthly	\$50
Overdraft Fee (Business) – per presentment	\$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 in Electronic Format
Copies of Paid Check or Share Draft in Electronic Format
Online Bill Pay Standard Service

BRANCH LOCATIONS

Main Office & Branch | (585) 544-9518
824 East Ridge Rd, Rochester, NY 14621

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 Twp 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
12893 SE 97th Ave, Clackamas, OR 97015

Rancho Cordova Branch | (916) 894-0822
11088 Olson Dr, Ste E, Rancho Cordova, CA 95670

Spartanburg Branch | (864) 754-3770
225 W Blackstock Rd, Ste A300, Spartanburg, SC 29301

Syracuse Branch | (315) 471-4074
211 Tompkins St, Syracuse, NY 13204

Vancouver Branch | (360) 597-2096
6115 NE 114th Ave, Ste 105, Vancouver, WA 98662

Webster Branch | (585) 545-6276
900 Holt Rd, Ste 4, Webster, NY 14580