



**Universal 1  
Credit Union**

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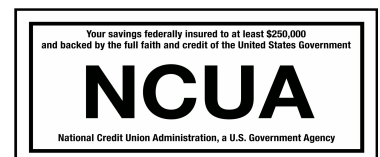
# GENERAL FEE SCHEDULE

Please see your current Account Statement to determine  
your *Universal Rewards* Account Category:  
*Vista, Signature, Preferred, Premier, or Pinnacle.*

Effective Date: 04/27/2009

Fee Description	Account Category & Fee				
	<i>Vista</i>	<i>Signature</i>	<i>Preferred</i>	<i>Premier</i>	<i>Pinnacle</i>
<b>Savings Account Fees</b>					
Main Account Closed, if closed within six (6) months of opening	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
<b>Signature</b> Service Charge, per Month, if aggregate daily balance falls below \$300	N/A	\$3.00	N/A	N/A	N/A
Money Market Account Service Charge, per Month, if minimum daily balance (\$2,000.00) is not maintained.	\$10.00	\$10.00	\$10.00	\$5.00	No fee
Money Market Account Excessive Withdrawal, per Withdrawal, after first six (6) withdrawals per month at no charge	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Money Market Account Minimum Withdrawal Charge, per Withdrawal if withdrawal is less than \$500.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
IRA /HSA Account Closed, if closed within six (6) months of opening	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
<b>ACH and Checking Account Fees</b>					
Overdraft Transfer per Transfer	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
NSF per Item	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Paid NSF per Item	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Returned ACH Debit per Item	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Stop Payment per Request	\$30.00	\$30.00	\$30.00	\$15.00	No Fee
Release of Stop Payment per Request	\$5.00	\$5.00	\$5.00	\$2.50	No Fee
Reinstatement of Revoked ODP	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Check Printing - Prices may vary depending upon style	Varies	Varies	Varies	Varies	Free basic style
Universal Freedom 500 Checking Service Charge, per Month, if average daily balance is below \$500.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Freedom Express Checking per Month	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Check Photocopy per Item	\$3.00	\$3.00	\$3.00	\$1.50	No Fee
Certified Check per Item	\$2.50	\$5.00	\$2.50	No Fee	No Fee
<b>Other Service Fees</b>					
Account Research / Reconciliation per Hour	\$15.00	\$15.00	\$15.00	No Fee	No Fee
Statement Copy per Page	\$3.00	\$3.00	\$3.00	No Fee	No Fee
Deposited Item Return per Item	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Levies and Garnishments	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Court Ordered Support Payments (per disbursement)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Wire Transfer (Domestic) per Transfer	\$15.00	\$15.00	\$15.00	\$10.00	\$5.00
Wire Transfer (International) per Transfer	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Money Order per Item	\$1.50	\$2.00	\$1.50	\$1.00	Free - maximum 5 per month
Travelers Cheques	\$1.00 per \$100.00 one (1) signature; \$1.50 per \$100.00 for two (2) signatures	\$1.00 per \$100.00 one (1) signature; \$1.50 per \$100.00 for two (2) signatures	\$1.00 per \$100.00 one (1) signature; \$1.50 per \$100.00 for two (2) signatures	No Fee	No Fee

Fee Description	Account Category & Fee				
	Vista	Signature	Preferred	Premier	Pinnacle
<b>Other Service Fees (continued)</b>					
ATM / Debit Card Replacement	\$2.50	\$5.00	\$2.50	No Fee	No Fee
STAR/Cirrus/Money Station	\$.75 per withdrawal after first six (6) free withdrawals per month*	\$.75 per withdrawal after first six (6) free withdrawals per month*	\$.75 per withdrawal after first six (6) free withdrawals per month*	\$.75 per withdrawal after first eight (8) free withdrawals per month*	No Fee*
Plus® System	\$.75 per withdrawal up to six (6) withdrawals per month, \$1.00 per withdrawal if more than six (6) withdrawals per month*	\$.75 per withdrawal up to six (6) withdrawals per month, \$1.00 per withdrawal if more than six (6) withdrawals per month*	\$.75 per withdrawal up to six (6) withdrawals per month, \$1.00 per withdrawal if more than six (6) withdrawals per month*	\$.75 per withdrawal up to eight (8) withdrawals per month, \$1.00 per withdrawal if more than eight (8) withdrawals per month*	No Fee*
Excessive Inquiry	\$.25 per inquiry if more than six (6) inquiries per month	\$.25 per inquiry if more than six (6) inquiries per month	\$.25 per inquiry if more than six (6) inquiries per month	\$.25 per inquiry if more than six (6) inquiries per month	No Fee
PIN Change/Replacement	\$1.50	\$3.00	\$1.50	No Fee	No Fee
Debit Card Draft Copy	\$8.00	\$8.00	\$8.00	No Fee	No Fee
Cashier's Check Payable to Second Party per Item	\$2.00	\$3.00	\$2.00	\$1.00	No Fee
Cashier's Check Reissue	\$7.00	\$7.00	\$7.00	\$3.50	No Fee
Cashier's Check Photocopy	\$7.00	\$7.00	\$7.00	\$3.50	No Fee
Inactive Account, per month, per suffix, on account balances of \$50.00 or less, after 12 months of inactivity on all accounts	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Returned Statement for Invalid Address	\$2.00	\$2.00	\$2.00	No Fee	No Fee
Western Union Domestic per Transaction	\$16.50	\$16.50	\$16.50	\$16.50	No Fee
Western Union International - Varies based on amount	Varies	Varies	Varies	Varies	No Fee
Coin Machine	5%	5%	5%	2.5%	No Fee
Non-member Check Cashing - \$5.00 per Item	N/A	N/A	N/A	N/A	N/A
<b>EFT Fees</b>					
eCommerce Representative	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month	No Fee
<b>Safe Deposit Box Fees</b> - Annual Rental Size (tax not included, but charged):					
5 x 1.5 Safe Deposit Box	\$20.00	\$20.00	\$15.00	\$10.00	No Fee
5 x 2.5 Safe Deposit Box	\$25.00	\$25.00	\$20.00	\$15.00	No Fee
10 x 3 Safe Deposit Box	\$45.00	\$45.00	\$35.00	\$30.00	\$15.00
10 x 6 Safe Deposit Box	\$65.00	\$65.00	\$55.00	\$50.00	\$35.00
10 x 10 Safe Deposit Box	\$100.00	\$100.00	\$90.00	\$85.00	\$70.00
Change of Locks	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Drilling of Boxes	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Contents of safe deposit boxes are not insured by NCUA (National Credit Union Administration) nor by Universal 1 Credit Union, Inc.					
The fees appearing in this Schedule will be effective as of the Effective Date printed on Page 1. If you have any questions or require current fee information on your accounts, please call the Credit Union.					



\*Some ATM owners may impose surcharge fees - in addition to usual transaction fees financial institutions charge. For a list of surcharge-free ATM's, please visit our website at [www.universal1cu.org](http://www.universal1cu.org).