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BUSINESS SERVICES FEE SCHEDULE

Effective Date: January 1, 2026

Fee Description	Business Account Type & Fee			
	<i>Savings</i>	<i>Progress</i>	<i>Advantage</i>	<i>Success</i>
<u>Savings Account Fees</u>				
Main Account Closed, if closed within six (6) months of opening	\$25.00	\$25.00	\$25.00	\$25.00
Verification of Deposit Account (reference) per request	\$5.00	\$5.00	\$5.00	\$5.00
<u>ACH and Checking Account Fees</u>				
Checking Account Maintenance (per month)	No Fee	No Fee	\$15.00 if average daily balance is below \$5,000.00	\$25.00 if average daily balance is below \$50,000.00
Overdraft Transfer (per transfer)	\$5.00	\$5.00	\$5.00	\$5.00
NSF / UCF (per presentment)	\$30.00	\$30.00	\$30.00	\$30.00
Automatic Redeposit of NSF per Item (with Opt in option)	\$5.00	\$5.00	\$5.00	\$5.00
Returned ACH Debit (per presentment)	\$30.00	\$30.00	\$30.00	\$30.00
Returned Deposit Item (Domestic) per item	\$30.00	\$30.00	\$30.00	\$30.00
Returned Deposit Item (International) per item	\$35.00	\$35.00	\$35.00	\$35.00
Stop Payment (per request)	\$30.00	\$30.00	\$30.00	\$30.00
Release of Stop Payment (per request)	No Fee	No Fee	No Fee	No Fee
Check Printing - Prices may vary depending upon style	N/A	Varies	Varies	Varies
Check Photocopy (per item)	\$5.00	\$5.00	\$5.00	\$5.00
Cashier's Check (per item)	\$5.00	\$5.00	\$5.00	\$5.00
<u>ATM / VDC Fees</u>				
ATM / VDC Replacement	\$10.00	\$10.00	\$10.00	\$10.00
ATM Network Fee	\$1.50 (first 6 free/month)	\$1.50 (first 6 free/month)	\$1.50 (first 6 free/month)	\$1.50 (first 6 free/month)
Excessive Inquiry	No Fee	No Fee	No Fee	No Fee
Debit Card Draft Copy	No Fee	No Fee	No Fee	No Fee
<u>EFT Fees</u>				
eCommerce Representative	No Fee	No Fee	No Fee	No Fee
<u>Other Service Fees</u>				
Transaction Fee	\$0.25/transaction in excess of 6 transactions/month	\$0.25/transaction in excess of 200 transactions/month	\$0.20/transaction in excess of 400 transactions/month	\$0.10/transaction in excess of 600 transactions/month
Account Research / Reconciliation (per hour minimum)	\$20.00	\$20.00	\$20.00	\$20.00
Statement Copy (per statement)	\$5.00	\$5.00	\$5.00	\$5.00
Interim Statements	\$2.00	\$2.00	\$2.00	\$2.00
Copy of Deposited Check (per item)	\$5.00	\$5.00	\$5.00	\$5.00
Levies and Garnishments	\$25.00	\$25.00	\$25.00	\$25.00
Wire Transfer Domestic (per transfer)	\$20.00	\$20.00	\$20.00	\$20.00
Wire Transfer International (per transfer)	\$40.00	\$40.00	\$40.00	\$40.00
Incoming Wire Fee	\$10.00	\$10.00	\$10.00	\$10.00
Debit Card International Transaction	N/A	1% of Transaction	1% of Transaction	1% of Transaction
Debit Card Draft Copy	N/A	\$8.00	\$8.00	\$8.00
Cashier's Check (per item) – 2nd Party	\$5.00	\$5.00	\$5.00	\$5.00
Cashier's Check Reissue (after 90 days)	\$30.00	\$30.00	\$30.00	\$30.00
Cashier's Check Photocopy (per item)	\$8.00	\$8.00	\$8.00	\$8.00

Fee Description		Business Account Type & Fee		
	<i>Savings</i>	<i>Progress</i>	<i>Advantage</i>	<i>Success</i>
<u>Other Service Fees (continued)</u>				
Tax Payments Federal/State/Local (per payment)	\$2.00	\$2.00	\$2.00	\$2.00
Inactive Account, per month, per suffix, on account balances of \$500.00 or less, after 12 months of inactivity on all accounts	\$5.00	\$5.00	\$5.00	\$5.00
Returned Statement for Invalid Address	\$5.00	\$5.00	\$5.00	\$5.00
Money Order (per item)	\$2.00	\$2.00	\$2.00	\$2.00
Coin & Currency	No Fee	No Fee	No Fee	No Fee
Coin Machine	5.0%	5.0%	5.0%	5.0%
<u>eService Fees</u>				
ACH Origination**	\$25.00 per month	\$25.00 per month	\$25.00 per month	\$25.00 per month
Internet Banking	No Fee	No Fee	No Fee	No Fee
Internet Bill Payment	N/A	\$0.50/transaction after first 15 FREE per month	\$0.50/transaction after first 15 FREE per month	\$0.50/transaction after first 15 FREE per month
<u>Night Deposit Box - Available at all offices, except Miami Valley Hospital and Huber Heights</u>				
Replacement Bag	Cost	Cost	Cost	Cost
Lost Key Replacement	\$5.00	\$5.00	\$5.00	\$5.00
<u>Safe Deposit Box Fees</u> - Annual Rental Size (tax not included):				
5 x 1.5 Safe Deposit Box	\$20.00	\$20.00	\$20.00	\$20.00
5 x 2.5 Safe Deposit Box	\$25.00	\$25.00	\$25.00	\$25.00
10 x 3 Safe Deposit Box	\$45.00	\$45.00	\$45.00	\$45.00
10 x 6 Safe Deposit Box	\$65.00	\$65.00	\$65.00	\$65.00
10 x 10 Safe Deposit Box	\$100.00	\$100.00	\$100.00	\$100.00
Change of Locks	\$10.00	\$10.00	\$10.00	\$10.00
Drilling of Boxes	\$150.00	\$150.00	\$150.00	\$150.00
Contents of safe deposit boxes are not insured by NCUA (National Credit Union Administration) nor by Universal 1 Credit Union, Inc.				
Non-member Check Cashing Fee - \$5.00				
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.				

This Credit Union is Federally Insured by the National Credit Union Administration.

*Some ATM owners may impose surcharge fees - in addition to the usual transaction fees financial institutions charge.

**Additional ACH types - \$15.00 per type per month.

U1CU members will not be assessed a surcharge fee at Alliance One or CO-OP ATM's.