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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: **January 1, 2026**

Fee Description	Account Category & Fee				
	<i>Vista</i>	<i>Signature</i>	<i>Preferred</i>	<i>Premier</i>	<i>Pinnacle</i>
<u>Savings Account Fees</u>					
Main Account Closed, if closed within 6 months of opening	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
<i>Signature</i> Service Charge, per Month, if aggregate daily balance falls below \$300.01	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	\$10.00	\$10.00
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	No Fee	No Fee	No Fee	No Fee	No Fee
IRA /HSA Account Closed, if closed within 6 months of opening	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
<u>ACH and Checking Account Fees</u>					
Overdraft Transfer (per transfer)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00
NSF/UCF (per presentment)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Paid NSF (per presentment)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Paid NSF – ATM/Debit POS	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Returned ACH Debit (per presentment)	\$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)	No Fee	No Fee	No Fee	No Fee	No Fee
Reinstatement of Revoked ODP	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Check Printing - Prices vary depending upon style	Varies	Varies	Varies	Varies	Free Basic Style
Starter Checks per 8	No Fee	No Fee	No Fee	No Fee	No Fee
Universal Freedom 500 Checking Service Charge, per month, if average daily balance is below \$500.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Freedom Express Checking (per month)	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Check Photocopy (per item)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 3.00	No Fee (3/Mo)
<u>ATM / VDC (VISA DEBIT CARD) FEES</u>					
ATM / VDC Replacement	\$10.00	\$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)	No Fee*
Excessive Inquiry	No Fee	No Fee	No Fee	No Fee	No Fee
Debit Card Draft Copy	No Fee	No Fee	No Fee	No Fee	No Fee
<u>EFT Fees</u>					
eCommerce Representative	No Fee	No Fee	No Fee	No Fee	No Fee
<u>Other Service Fees</u>					
Account Research / Reconciliation (per hour minimum)	\$20.00	\$20.00	\$20.00	\$10.00	No Fee
Statement Copy (per statement)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 3.00**	No Fee**
Interim Statements	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00
Returned Deposited Item (per item)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Copy of Deposited Check (per item)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 3.00	No Fee (3/Mo)
Levies and Garnishments	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00

Fee Description	Account Category & Fee				
	<i>Vista</i>	<i>Signature</i>	<i>Preferred</i>	<i>Premier</i>	<i>Pinnacle</i>
Court Ordered Support Payments (per disbursement)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00
Verifications (6 months and more)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Wire Transfer Domestic (per transfer)	\$20.00	\$20.00	\$20.00	\$15.00	\$10.00
Wire Transfer International (per transfer)	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
Incoming Wire Fee	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Money Order (per item)	\$ 2.00	\$ 2.00	\$ 2.00	\$ 1.00	\$ 1.00
Cashier's Check (per item) – 2nd Party	\$ 5.00	\$ 5.00	\$ 5.00	\$ 3.00	\$ 1.00
Cashier's Check Reissue (after 90 day period)	\$30.00	\$30.00	\$30.00	\$15.00	No Fee
Cashier's Check Photocopy (per item)	\$ 8.00	\$ 8.00	\$ 8.00	\$ 4.00	No Fee (3/Mo)
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	\$ 5.00	\$ 5.00	\$ 5.00	\$ 3.00	No Fee
Coin Machine	5.0%	5.0%	5.0%	2.5%	No Fee
<u>Safe Deposit Box Fees</u> - Annual Rental (tax not included):					
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	\$150.00	\$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 usual transaction fees financial institutions charge.

**Premier – \$3.00 per statement from the past 12 months, \$5.00 for statements older than 12 months;

**Pinnacle – No fee per statement from the past 12 months, \$5.00 for statements older than 12 months.

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