

This Fee Schedule is a part of the Rate Schedule and Truth in Savings Disclosure

MEMBERSHIP FEE: \$10

A \$10 fee is all that is needed to become a member of Unitus Community Credit Union. An initial deposit of any amount, but not less than \$5, then opens your new Prime Share account. To remain an active member in the cooperative, and to take advantage of our many member benefits, \$5 will be held at all times in your Prime Share account.

NO – COST BENEFITS PROVIDED TO UNITUS MEMBERS

- Multiple options for free checking
- Basic Business Checking
- Online Bill Pay
- Online & mobile banking
- Mobile Deposit
- Teller services at all Unitus branches
- Notary services
- Online copies of statements & checks
- Coin counting machines
- Overdraft transfers from savings
- Electronic statements
- Nearly 30,000 surcharge-free CO-OP ATMs nationwide
- Debit & credit chip cards
- Financial counseling

DESCRIPTION	FEE	ADDITIONAL INFORMATION
Unitus Deposit Accounts and Services		
Unitus Checking	No monthly service fee or balance requirements	
Optima Interest Checking	No monthly service fee or balance requirements	For members age 50 or better, pays interest and provides additional benefits
Interest Checking	No monthly service fee if account balance minimums met	\$7.50 per month if minimum daily balance falls below \$500
Right Choice Checking Name change to Tru Checking (Effective April 8, 2024)	\$5 per month with payroll direct deposit of at least \$250 per deposit, or \$10 per month without payroll direct deposit (Effective April 8, 2024) No monthly service fee or balance requirements	Designed to help members restore financial confidence and credit
Personal Money Market Account	\$5 per month if average balance falls below \$2,500	A great way to enjoy competitive rates with easy access to the funds
ATM Deposit Adjustment	\$15 per reconciliation	Fee charged if deposits made at a non-Unitus ATM are incorrect
ATM Withdrawal, Transfer or Inquiry	Free access to Unitus CO-OP ATMs; \$2.50 for any non-Unitus or non CO-OP ATM	In addition to Unitus ATMs, members have access to nearly 30,000 surcharge-free ATMs within the CO-OP network nationwide
Check Protect Fee	\$30 per transaction	A discretionary service that covers checks, debit card purchases and Bill Pay transactions that would otherwise overdraw your account
HSA Maintenance Fee	\$2.50 per month	Specially designed for members with High Deductible Health Plans
NSF (non-sufficient funds)	\$30 per returned transaction	
Overdraft Protection Transfer	No transfer fee from savings or money market account; \$5 per transfer from a loan or credit card	A smart way to protect yourself from overdraft conditions and avoid overdraft fees
Stop Payment Request	\$30 per item	This fee applies to stop payments on member checks, ACH transactions, Bill Payments, recurring debit card transactions and Official Checks
Unitus Business Accounts and Services		
Basic Business Checking	No monthly service fee or balance requirements	
Business Interest Checking	No monthly service fee if account balance minimums met	\$10 per month if minimum daily balance falls below \$3,000
Business Money Market Account	No monthly service fee if account balance minimums met	\$5 per month if minimum daily balance falls below \$10,000
Fee for Checks Written (Monthly)	Basic Business Checking: First 75 free, 15¢ per additional item	Applies to Business Checking accounts only
	Business Interest Checking: First 150 free, 15¢ per additional item	

Fee for Checks Deposited (Monthly)	Basic Business Checking: First 75 free, 15¢ per additional item	Applies to Business Checking accounts only
	Business Interest Checking: First 150 free, 15¢ per additional item	
Fee for Cash Deposited and/or Purchased – Combined Total (Monthly)	Basic Business Checking: First \$5,000 free, 10¢ per additional \$100	Applies to Business Checking accounts only
	Business Interest Checking: First \$10,000 free, 10¢ per additional \$100	
Coin Purchased Fee (Monthly)	10¢ per roll	Applies to Business Checking accounts only
Business Debit Card	First 2 cards free of charge, additional cards \$4 each	
Lending Account Fees		
All other loan fees provided at time of application		
Business Credit Card Annual Fee	\$25 per card	Waived if annual qualified purchases exceed \$2,500 per card in the previous 12 months
Digital Loan Document Delivery Fee	Current third-party cost	Secured document delivery – e-signature
Overnight Document Delivery Charge	Current third-party cost	
Real Estate Subordinations	\$125	
Reconveyance Fee	\$250	
Other Service Fees		
Account Reconciliation/Research	\$15 per 30 minutes, 30 minute minimum, plus copy fees	
Card Replacement Fee	\$4 per card	
Check Cashing Fee	\$5 fee per transaction if a Prime Share savings is the only service held with the Credit Union	
Collection Item Processing	\$20 per item	
Copy & Delivery of Account Records	\$1 per item: statements, receipts, checks, deposited items	
Copy of Unitus Official Check	\$2.50 per copy	
Copy of transaction performed at a non-Unitus ATM or branch	\$15 per item	
Foreign Check Exchange Fee	\$12 per foreign check (Canadian and non-Canadian)	
Inactive Account Fee	\$5 per month after 19 months of inactivity	
Legal Action Processing Fee (garnishment, levy, etc.)	\$100 per action	
"My Design Card" Image	\$9.95 new image per card \$4.95 reissue/replacement of current image per card	
Cashiers Checks	\$4 per check for members (free for Heritage and Tru Checking (Effective April 8, 2024) members), \$10 per check for non-members	
Online Loan Payment	\$4.95 per payment	
Payment by Phone	\$10 per payment made by phone	
Returned Statement Fee	\$5 for the return of your membership statement (does not apply to IRA, HSA, ESA statements)	
Rush Card Fee	Market cost (per card)	
Secure Acceptance Service Fee	\$15 for the safe delivery of your card and check orders to a Unitus branch; there remains no charge for delivery of cards and checks to your mailing address	
Temporary Checks (for a Checking, MMA or Loan)	\$5 for four checks; no fee for temporary checks on new checking or MMA accounts (first month)	
Visa Foreign Currency Exchange/Conversion	2% of transaction amount	
Visa Prepaid & Gift Cards	\$5 per card, \$1.25 per reload	
Wire Transfer	Incoming wire – no charge; outgoing domestic wire - \$20; outgoing international (foreign) wire - \$45	

Federally insured by NCUA

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