

# Fee Schedule

Effective: 03.01.16



**USAGENCIES**  
CREDIT UNION

## Membership

### \$5 INITIAL DEPOSIT & NO-COST BENEFITS

- » Online Banking & Bill Pay
  - » Mobile App with Mobile Deposit
  - » MoneyMark (Personal Financial Management Tool)
  - » Debit Card
  - » Access to more than 30,000 CO-OP ATMs
  - » Access to more than 5,000 CO-OP Shared Branches
  - » BALANCE Financial Fitness Program
  - » Notary Services
  - » Teller Service at USACU
  - » Automated Teller - MARS
- » Failure to maintain minimum \$5.00 Share: Membership will lapse and a service fee equal to remaining balance assessed unless membership resumed within 60 days.

## ATM and Card Fees

- » Non CO-OP ATM Use . . . . . \$1/transaction (withdrawal & inquiry)
- » ATM - Access of Membership Share . . . . . \$2/month
- » ATM Deposit Adjustment Fee . . . . . \$15/occurrence
- » Debit Card Replacement . . . . . \$10/occurrence
- » Debit Card Order Rush Fee . . . . . \$40
- » Visa Foreign Transaction Fee . . . . . Up to 1% of transaction amount
- » Shared Branch Transfer/Withdrawal . . . . . \$1 after 5 free/month
- » Shared Branch Adjustment Fee . . . . . \$15/occurrence
- » Visa Gift Card . . . . . \$2/each if under \$25
- » Visa Gift Card replacement . . . . . \$10/card
- » Prepaid Debit Card . . . . . \$7.95/card

## Wire Transfer Fees

- » Incoming Wire - Domestic/International . . . . . \$10
- » Outgoing Wire - Domestic . . . . . \$20
- » Outgoing Wire - International . . . . . \$35

## Loan Fees

- » Skip-a-Payment . . . . . \$25
- » Due Date Change . . . . . \$20
- » Change in Terms . . . . . \$50
- » Lifestyle Line of Credit Annual Participation . . . . . \$25
- » Line of Credit Annual Participation . . . . . \$20
- » Overdraft Annual Participation . . . . . \$20
- » Subordination Fee . . . . . \$100
- » Written Loan Payoff Request . . . . . \$25
- » Phone payment via non-USACU credit/debit card . . . . . \$10

## Account Services & Fees

### » Returns, Transfers, and Stop Payment Services

- Non-Sufficient Funds . . . . . \$28/NSF
- Stop Payment Requests . . . . . \$28/check or ACH
- CU Transfer to Pay Item . . . . . \$10/occurrence
- Loan Overdraft Transfer Fee . . . . . \$2/transfer of \$10 or more
- Deposited Item Returned . . . . . \$25/item
- Returned Mail . . . . . \$5/month
- Item Sent for Collection . . . . . \$15/item
- Low Balance Fee - Advantage+ Money Mkt . . . . . \$10 if balance <\$10K

### » Checks, Printing Services, Legal and Research Services

- Money Order . . . . . \$1.25/item
- Photocopy of Check . . . . . \$2/copy
- Check Printing . . . . . Price varies
- Temporary Checks . . . . . \$1/four checks
- Statement Copy . . . . . \$3/copy
- Guaranteed Funds Check . . . . . \$15/check
- Foreign Items . . . . . Pass Thru Costs CU Issued
- Check to 3rd Party . . . . . \$3/check
- Copy of CU Issued Check . . . . . \$3/check
- Clearing Fee - Advantage+ Money Mkt . . . . . \$10/check (If > 3/month)
- Legal Process . . . . . \$50/occurrence
- Reconciliation/Research . . . . . \$25/hour with 1/2 hour minimum

### » Online Service Fees

- Bill Pay - Overnight Paper Payment . . . . . \$15
- Bill Pay - Overnight Electronic Payment . . . . . \$17.50
- Institution-2-Institution Transfer . . . . . Outgoing \$2.50/Incoming \$0
- PopMoney Basic Fees (Send or Request Funds) . . . . .  
\$0.50/<\$250 | \$0.75/\$250-\$999 | \$1.50/>\$1,000
- PopMoney Next Day Fees (Send) . . . . .  
\$0.75/<\$250 | \$1/\$250-\$999 | \$2/>\$1,000

### » Account Closures & Inactivity

- Inactive Account . . . . . \$5/month (after 12 months of inactivity)
- Lifestyle Club Account Early Closure . . . . . \$15
- Any other deposit account . . . . . \$10 within 90 days of opening
- Limited Membership . . . . . \$15  
(Account closed/reopened within 1 year of opening/closing)

### » Monthly Fees & Excessive Withdrawals

- Checking Accounts . . . . . No Fee
- Everyday Access Account . . . . . 3 (Waived if criteria are met)
- Membership Share . . . . . \$1/withdrawal (> 6/month)
- Money Fund . . . . . \$5/withdrawal (> 3/month)
- SuperSaver and Save4It . . . . . \$15/withdrawal (> 1/month)
- Advantage+ Money Market . . . . . \$10/transaction (> 6/month)
- Save to Win Share Cert. . . . . \$25/1<sup>st</sup> withdrawal (>1 = account closure)