

schedule of fees & charges

All Accounts

To Join the Credit Union	\$5.00
Age 18 & Under	Fee waived
Money Order	\$2.00 per order
Credit Union Check	\$2.00 per order
Cashier's Check	\$6.00 per check
Statement Copy	\$1.00 per page
Endorsement Guarantee	\$2.00 per signature
Verification of Deposit	Free
NSF Deposit (non-sufficient funds)	\$25.00 per deposit
Escheat Funds to the State Fee	\$25.00 per notice*
Compliance with Legal Process Fee	\$15.00 per request
Outgoing/Incoming Collections	\$10.00 per item
Wire Transfer Service	
Incoming	\$10.00 per transfer
Incoming–Federal Reserve	\$30.00 per transfer
Outgoing–Domestic	\$25.00 per transfer
Outgoing–International	\$35.00 per transfer
ACH Stop Payment	\$25.00 per item
ACH Revocation of Authorization	\$25.00 per item
NSF ACH	\$25.00 per item
Special Requests / Special Handling of Member Account	
Less than 15 minutes	Free
15-60 minutes	\$15.00
More than 1 hour	\$25.00 per hour
Check Cashing Fee	
UMe Members	Free and unlimited
Non-Members	\$5.00 per check
Dormant Account Maintenance Fee	\$3.00 per month*
Loan Late Fee	\$25.00 (or 20% of interest due, whichever is greater)
Visa Late Fee	\$25.00
Payment/Deposit by Credit Card	\$10.00 per item

Checking Accounts

Stop Payments	\$25.00 per item
NSF Check	\$30.00 per item*
NSF Item Paid (Safety Net)	\$25.00 per item
Special Handling of a Check	\$25.00 per check
Manual Check Clearing Fee	\$3.00 per check
Temporary Checks	\$2.00/12
Check Copy	2 Free per month
0 to 35 months old	\$2.00 per copy
36+ months old	\$10.00 per copy
Printed Checks	Printer costs (varies with style and quantity)
Personal Checking	\$5.00 per month (Fee-waived options available)
Basic Checking	\$12.00 per month
Platinum Checking - <i>no longer offered</i>	\$6.00 per month
Gold Checking - <i>no longer offered</i>	Free

ATM/Debit

ATM Withdrawals, Deposits, Transfers, Inquiries	
at UMe Credit Union ATMs	Free
at CO-OP Network ATMs	Free
withdrawals at Foreign ATMs	\$1.00 each
ATM Deposit Correction	\$2.00 per correction
Replacement Card	4 Free per year \$5.00 each, thereafter
NSF Withdrawal (Safety Net)	\$25.00 per withdrawal

IRA

IRA Maintenance	\$10.00 per year
IRA Account Transfer	\$10.00 per transfer

*indicates fee change as of 11/2010 / design revised 6/14/2011

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NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

UmeSM
federal credit union