

schedule of fees & charges

we like
surprises,
but only the
good kind.

so we want to make sure you
are aware of all the little extras
associated with your account.

umecreditunion.com

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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.

ume[™]
federal credit union

GENERAL**Membership Fee**

| | |
|----------------|------|
| Age 18 & under | FREE |
| Age 19 & over | \$5 |

Safety Net Service Fees

(items PAID against insufficient funds)

| | |
|---|---------------|
| Check, ATM, Point-of-Sale, Visa Debit Card, ACH, etc. | \$25 per item |
|---|---------------|

NSF Fees (items from another institution UNPAID against insufficient funds)

| | |
|----------------------|---------------|
| NSF ACH Debit | \$30 per item |
| NSF ACH Deposit | \$25 per item |
| NSF ACH Loan Payment | \$25 per item |
| NSF Loan Payment | \$25 per item |
| NSF Deposit | \$25 per item |

Money Order \$2 per order**Credit Union Check** \$2 per item**Cashier's Check** \$6 per check**Stop Payment/CU Checks & Money Orders** \$25 per item**Statement Copy** \$1 per page**Returned Mail** \$2 per item**Endorsement Guarantee** \$2 per signature**Verification of Deposit** \$5 per item***Processing Levies, Attachments and other Legal Liens** \$35 per request**Wire Transfers**

| | |
|------------------------|--------------------|
| Incoming Wire | \$10 per transfer |
| Outgoing Domestic | \$25 per transfer |
| Outgoing International | \$45 per transfer* |

ACH Stop Payment \$25 per item**ACH Revocation of Authorization** \$25 per item**Special Requests/Handling of Member Account**

| | |
|----------------------|------|
| Less than 30 minutes | FREE |
|----------------------|------|

| | |
|------------------|---------------|
| 30-60 minutes | \$15 |
| More than 1 hour | \$25 per hour |

Check Cashing Fee

| | |
|-------------|--------------------|
| UMe Members | FREE and unlimited |
| Non-Members | \$5 per check |

Dormant Account Maintenance Fee \$3 per month**Loan Late Payment Fee** \$25 (or 20% of interest due, whichever is greater)**Visa Late Payment Fee** \$25**Payment/Deposit by Phone** \$10 per item**Incorrect IRS Social Security Number** \$50**Foreign Check Collection** \$10 per item**Real Estate** \$65**Re-conveyance Fee****Real Estate** \$25**Payoff Demand Fee****Real Estate Subordination Fee** \$100***CHECKING ACCOUNTS****Check Stop Payment** \$25 per item**NSF Fees** (items UNPAID against insufficient funds)

| | |
|---------------|---------------|
| NSF ACH Debit | \$30 per item |
| NSF Check | \$30 per item |

Safety Net Service Fees

(items PAID against insufficient funds)

| | |
|--|---------------|
| Check, ATM, Point-of-Sale, Visa* Debit Card, ACH, etc. | \$25 per item |
|--|---------------|

Check Special Handling \$25 per check**Manual Check Clearing** \$3 per check**Temporary Checks** \$3 per 12**Check Copy** 2 FREE per month

| | |
|--------------------|--------------|
| 0 to 35 months old | \$2 per copy |
|--------------------|--------------|

| | |
|----------------|---------------|
| 36+ months old | \$10 per copy |
|----------------|---------------|

Printed Checks \$10 and up**Personal Checking** \$5 per month (fee-waived options available)**Business Checking** \$10 per month (fee-waived options available)

Checks Paid, Deposited & Processed per month FREE up to 150 items and \$0.25 per item, thereafter

Electronic Transactions per month FREE & unlimited

Basic Checking \$12 per month**CHECKING ACCOUNTS** (no longer offered)**Platinum Checking** \$6 per month (fee-waived options available)**Gold Checking** FREE**Business Interest Checking** \$10 per month (fee-waived options available)

Paper Withdrawals/Checks Cleared per month FREE up to 250 items and \$0.30 each, thereafter

Electronic Withdrawals (ACH & BillPay) per month FREE up to 50 items and \$2 each, thereafter

Deposits per month FREE up to 30 items and \$2 each, thereafter

Business Basic Checking FREE

Paper Withdrawals/Checks Cleared per month FREE up to 250 items and \$0.20 each, thereafter

Electronic Withdrawals (ACH & BillPay) per month FREE up to 25 items and \$1.50 each, thereafter

Deposits per month FREE up to 20 items and \$1.50 each, thereafter

ATM & VISA DEBIT/CREDIT CARDS**Replacement Cards** 1 FREE per year \$5 each, thereafter**All Transactions at UME ATMs** FREE**All Transactions at CO-OP Network ATMs** FREE

NOTE: Locate the CO-OP Network ATMs nearest you on our mobile banking app - or by visiting the ATM Locator on our website at umecreditunion.com or by calling (888) 748-3266.

Balance Inquiries at out-of-network ATMs FREE (3rd party fees may apply)**Withdrawals at out-of-network ATMs** \$1 each (3rd party fees may apply)**Visa International Currency Conversion** up to 1% of purchase* (Visa charges this fee)**Copy of Debit/Credit Sales Receipt** \$7 per item**ATM Deposit Correction** \$5 per item**ATM Return Item** \$25 per item**IRA****IRA Maintenance** \$10 per year**IRA Account Transfer** \$10 per transfer

*fee change as of 09.01.2015 / revised 04.27.2015