

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

3000 W. Magnolia Blvd. Burbank, CA 91505

† 818) 238.2900 f 818) 238.2930

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** \$25 per item**Checks & Money Orders****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
----------------------	------

More than 30 minutes	\$25 per hour*
----------------------	----------------

Check Cashing Fee

UME Members	FREE and unlimited
Non-Members	\$5 per check

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

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

**Manual Check/ACH
Clearing** \$3 per check**Temporary Checks** \$2 per 4 checks***Check Copy** 2 FREE
per month

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

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

Printed Checks Price varies
by style**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** \$8 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** FREE**at CO-OP Network ATMs**

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 FREE
at out-of-network ATMs (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 09.01.2017 / revised 07.05.2017