



Schedule of **Fees & Charges**

We believe in
transparency.
(Refreshing, right?)



@umecreditunion

NCUA

Your savings is 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

NSF Fees

(items from another institution UNPAID against insufficient funds)

NSF ACH Debit	\$30*
NSF ACH Deposit	\$25*
NSF ACH Loan Payment	\$25*
NSF Loan Payment	\$25*
NSF Deposit	\$25*

Money Order

Money Order	\$2 per order
-------------	---------------

Credit Union Check

Credit Union Check	\$2 per item
--------------------	--------------

Cashier's Check

Cashier's Check	\$6 per check
-----------------	---------------

Stop Payment/CU Checks & Money Orders

Stop Payment/CU Checks & Money Orders	\$25 per item
---------------------------------------	---------------

Statement Copy

Statement Copy	\$1 per page
----------------	--------------

Returned Mail

Returned Mail	\$5 per item**
---------------	----------------

Endorsement Guarantee

Endorsement Guarantee	\$5 per signature**
-----------------------	---------------------

Verification of Deposit

Verification of Deposit	\$10 per item**
-------------------------	-----------------

Processing Levies, Attachments and other Legal Liens

Processing Levies, Attachments and other Legal Liens	\$50 per request**
--	--------------------

Wire Transfers

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

ACH Stop Payment

ACH Stop Payment	\$25 per item
------------------	---------------

ACH Revocation of Authorization

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 & unlimited
Non-Members	\$5 per check

Dormant Account Maintenance Fee

Dormant Account Maintenance Fee	\$5 per month**
---------------------------------	-----------------

Loan Late Payment Fee

\$25 (or 20% of interest due, whichever is greater)

Visa Late Payment Fee

Visa Late Payment Fee	\$25
-----------------------	------

Student Visa Late Payment Fee

Student Visa Late Payment Fee	\$10
-------------------------------	------

Payment/Deposit by Phone

Payment/Deposit by Phone	\$10
--------------------------	------

Incorrect IRS Social Security Number

Incorrect IRS Social Security Number	\$50
--------------------------------------	------

Foreign Check Collection

Foreign Check Collection	\$30 per item**
--------------------------	-----------------

Real Estate Re-conveyance Fee

Real Estate Re-conveyance Fee	\$100
-------------------------------	-------

Real Estate Payoff Demand Fee

Real Estate Payoff Demand Fee	\$50
-------------------------------	------

Real Estate Subordination Fee

Real Estate Subordination Fee	\$175
-------------------------------	-------

Checking Accounts

Check Stop Payment

Check Stop Payment	\$25 per item
--------------------	---------------

NSF Fees

(items UNPAID against insufficient funds)

NSF ACH Debit	\$30*
NSF Check Debit Card	\$30*

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

Manual Check/ACH Clearing	\$3 per check
---------------------------	---------------

Temporary Checks

Temporary Checks	\$2 per 4 checks
------------------	------------------

Check Copy

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

(fee-waived options available) \$5 per month

Business Checking

(fee-waived options available) \$10 per month

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

Basic Checking	\$12 per month
----------------	----------------

Checking Accounts *(no longer offered)*

Platinum Checking

(fee-waived options available) \$8 per month

Gold Checking

Gold Checking	FREE
---------------	------

Business Interest Checking

(fee-waived options available) \$10 per month

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

Replacement Cards	\$5 per card
-------------------	--------------

All Transactions at UMe ATMs

All Transactions at UMe ATMs	FREE
------------------------------	------

All Transactions 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 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

(Visa charges this fee) up to 1% of purchase

Copy of Debit/ Credit Sales Receipt

Copy of Debit/ Credit Sales Receipt	\$7 per item
-------------------------------------	--------------

ATM Deposit Correction

ATM Deposit Correction	\$5 per item
------------------------	--------------

ATM Return Item

ATM Return Item	\$25*
-----------------	-------

IRA

IRA Maintenance

IRA Maintenance	\$15 per year**
-----------------	-----------------

IRA Account Transfer

IRA Account Transfer	\$10 per transfer
----------------------	-------------------

*per presentment

**fee change as of 10.01.2023