

Share Accounts

Account closure (Within 90 days)*	\$20.00
Membership Fee	\$5.00
Excessive Activity (Over 3 withdrawals/3 ACH-EFT)*	\$5.00

Checking Accounts

Copy of paid check	\$5.00
NSF /ACH or Paper returned item*	\$25.00
Paid NSF check	\$25.00
Stop Payment order*	\$15.00
Stop payment reversal order	\$5.00

Money Market Account

Account closure (Within 90 days)	\$10.00
Deposit item returned (Check/ACH/Electronic)	\$15.00
Excess Activity Fee (over 3 checks/3 ACH-EFT)	\$15.00
Less than minimum balance	\$15.00

ATM/Check-Debit Card

ATM Deposit Adjustment	\$10.00
NSF ATM/Debit Card withdrawal or POS paid by UMFCU	\$25.00
Reissue ATM/Debit Card PIN	\$10.00
Reissue ATM/Debit Card	\$25.00

Visa Accounts

Copy of Credit/Sales receipt	\$5.00
Reissue of Lost VISA Card	\$25.00
Reissue of VISA PIN	\$10.00
Special Delivery of Card Issuance	\$45.00
UMFCU Visa Conversion Fee	\$25.00
Visa payment return check fee	\$25.00

IRA Accounts

IRA annual maintenance fee	\$25.00
IRA transfer (outgoing fee)	\$20.00

Loan Accounts

Loan document fee (lease buy-out or private party purchases)	\$50.00
Loan late fee	\$20.00
Loan modification agreement (mortgage refinance with no cash out)	\$50.00
Refinance fee (if less than 6 months)	\$50.00
Return payment check	\$25.00
Skip-a-payment (per loan per skip)	\$25.00

Miscellaneous

Account reconciliation/research (hourly)	\$25.00
Check cashing for non-member	\$5.00
Check (UMFCU) to third party	\$5.00
Check/ACH/Electronic deposit (item returned unpaid)	\$25.00
Copy of monthly statement	\$2.00

Current month history report	\$1.00
E-statement plus USPS statements (monthly fee if both requested)	\$2.00
Failure to furnish correct Social Security Number	\$50.00
FAX service (per page)	\$1.00
Legal document processing (Tax lien, judgement, etc.)	\$50.00
Levy processing	\$50.00
Locator fee	\$5.00
Money order	\$5.00
Non-activity dormant fee-per month (at 13 th month of inactivity)	\$10.00
Notary fee, per signature (No charge to members)	\$10.00
Overdraft transfer fee (secondary account/manual handling)	\$5.00
Overnight delivery (M-F)	\$25.00
Photocopies (per page)	\$0.25
Retrieval of escheated accounts from state, (\$100.00 minimum)	10% of amount
Stale dated corporate check replacement	\$10.00
Stop-payment order on pre-authorized payment	\$15.00
Verification of Deposit	\$5.00
Wire transfer fee (Domestic)	\$25.00
Wire transfer fee (International)	\$45.00

All of the fees and charges will be charged to the applicable account and will be shown on the periodic statement for that account. If there are insufficient funds in the applicable account, fees and charges will be deducted from the available balance in other accounts held in the same right and title (except IRA and Certificate accounts). If there are no other accounts, the funds in the account will be applied to the applicable fee(s), and the account will be closed.