

Credit Union Fee Schedule

Regular Share Savings & Subsequent Regular Share Savings	Fee on = > 4 Withdrawals	\$3.00 Each
First Time Share Savings (Up to 18 yrs old)	Fee on = > 4 Withdrawals	\$3.00 Each
IRA Share Savings	Fee on = < 6 Withdrawals	Free
Christmas Club Share Savings	Fee on = < 3 Withdrawals	\$10.00 Each
Christmas Club Share Savings	Fee on > 3 Withdrawals	\$13.00 Each
Preferred Money Market Account	Fee on = > 4 Withdrawals	\$3.00 Each
Preferred Money Market Account	Fee for Balance < \$2,500.00	\$5.00 Monthly
Classic Money Market Account	Fee on = > 4 Withdrawals	\$3.00 Each
Classic Money Market Account	Fee for Balance < \$1,000.00	\$3.00 Monthly
<i>For Share Savings Account and Money Market accounts, under Regulation D you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or \$30.00 for each excessive transactions or be closed.</i>		
Classic Share Checking	Fee	Free
First Time Share Checking (16 yr old to 19 yr old)	Fee	Free
Silver VIP Share Checking (= > 55 yrs old)	Fee	Free
Preferred Share Checking (Interest Bearing Acct)	Fee for Balance < \$1,000.00	\$5.00 Monthly
Second Chance Share Checking	Fee	\$10.00 Monthly
Business Share Checking	(Monthly Fee based on Account Activity)	\$10.00 Minimum
Non-Sufficient Funds	Fee	\$30.00 Each
Paid Non-Sufficient Funds	Fee	\$30.00 Each
Overdraft Transfer from another deposit account (<= 6 each month)	Fee	\$5.00 Each
Overdraft Transfer from another deposit account (> 6 each month)	Fee	\$30.00 Each
Overdraft Privilege	Fee	\$30.00 Each
Deposit Return Item	Fee	\$30.00 Each
Money Order	Fee	\$3.00 Each
Stop Payment	Fee	\$30.00 Each
Block Stop Payment - Series of Checks	Fee	\$35.00 Series
Check Copy/Statement	Fee	\$5.00 Each
Check Cashing Fee (Members)	Fee	\$5.00 Each
Check Cashing Fee (Non-Members)	Fee	\$10.00 Each
Cashier's Check Payable to a Third Party	Fee	\$5.00 Each
Exchange Share Check for Cashier's Check	Fee	\$10.00 Each
Closing Account (= < 90 days of opening account date)	Fee	\$5.00
Inactive/Dormant Accounts	Fee	\$5.00 Monthly
Return Mail	Fee	\$5.00 Monthly
Deposit Verifications	Fee	\$5.00 Each
Tax/Levy Garnishments (Maximum allowed by Law)	Fee	Varies
Account Research (\$50.00 per hour for research) Check	Fee	\$50.00 Minimum
Orders (Depends on Styles and Quantity)	Fee	Varies
ATM Surcharge (Foreign ATM/Debit Card at UCCU ATM)	Fee	\$2.00 Each
ATM/Debit Card Replacement	Fee	\$10.00 Each
Foreign ATM Transaction (Not at UCCU or Co-Op ATM)	Fee	\$1.25 Each
Point of Sale Transaction on UCCU Debit Card	Fee	Free
Non-Sufficient Funds Pre-Authorized ACH	Fee	\$30.00 Each
Wire Out - Domestic	Fee	\$20.00 Each
Wire Out - International	Fee	\$50.00 Each
Wire In - Domestic	Fee	Free
Wire Rejection/Tracer - International	Fee	\$50.00 Each
Western Union (Western Union's actual charge + Fee) CU	Fee	\$10.00 Each
Pay (Home Banking Bill Pay)	Fee	Free
CU Pay (Home Banking Bill Pay) Non-Sufficient Funds	Fee	\$30.00 Each
CU Anywhere	Fee	Free
CU Anywhere (Non-Sufficient Funds)	Fee	\$30.00 Each
MAC 24 Bank by Phone	Fee	Free
MAC 24 Bank by Phone (Non-Sufficient Funds)	Fee	\$30.00 Each
Mobile Banking	Fee	Free
Mobile Banking (Non-Sufficient Funds)	Fee	\$30.00 Each
ATM/Debit Card Reactivation	Fee	\$30.00 Each
Loan payment by debit/credit card - or one-time ACH	Fee	\$14.95 Each

Certificate (Early withdrawal on Certificate with term of 1 year or less)		Penalty of 90 Days of Interest
Certificate (Early withdrawal on Certificate with term 13 months to 24 months)		Penalty of 180 days of Interest
Certificate (Early withdrawal on Certificate with term 25 months or more)		Penalty of 365 days of Interest
Safe Deposit Box (2 X 5)	Fee	\$20.00 Annually
Safe Deposit Box (3 X 5)	Fee	\$25.00 Annually
Safe Deposit Box (5 X 5)	Fee	\$35.00 Annually
Safe Deposit Box (3 X 10)	Fee	\$40.00 Annually
Safe Deposit Box (5 X 10)	Fee	\$60.00 Annually
Safe Deposit Box (10 X 10)	Fee	\$95.00 Annually
Safe Deposit Box (Drilling)	Fee	\$150.00 Each
Safe Deposit Box (Emergency Drilling)	Fee	Varies
<i>Safe Deposit Boxes are Located at Raytown Branch Only and Not Insured by NCUA</i>		
Visa Gift Card	Fee	\$5.00 Each
Notary for Members	Fee	Free
Debit card reactivation fee	Fee	\$30.00



Insured by NCUA

United Consumers Credit Union

**1111 E. 23rd Street
Independence, MO 64055
(816) 325-6900
(800) 580-9303
www.uccumo.com**

Susquehanna Branch
17911 E. 24 Hwy
Independence, MO 64056

Truman Branch
400 W. 24 Hwy
Independence, MO 64050

St Joseph Branch
724 N. Belt Hwy.
St. Joseph, MO 64506

Raytown Branch
8730 E. 63rd St.
Raytown, MO 64133

Olathe Branch
1105 W. Dennis
Ave. Olathe, KS
66061

Fees May Change Anytime
Fees Effective Date
06/16/2018