

United Trades FCU - Fee Schedule

| | Member Rewards Level | | | |
|--|----------------------|---------|---------|----------|
| | BRONZE | SILVER | GOLD | PLATINUM |
| General | | | | |
| Account Reconciliation/Research* - per hour | \$40.00 | \$40.00 | \$40.00 | \$40.00 |
| Backup Withholding Processing | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Cash Advance from a non-United Trades card | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Cashier's Check | \$5.00 | \$5.00 | FREE | FREE |
| Check Cashing Fee | \$5.00 | \$5.00 | FREE | FREE |
| Deposit Item Return | \$20.00 | \$20.00 | \$15.00 | \$10.00 |
| Dormant Account per month | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Garnishment or Levy Processing | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| Membership Closed after less than 60 days from opening | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Membership Fee | \$10.00 | | | |
| Money Order | \$2.00 | \$2.00 | FREE | FREE |
| Overdraft Transfer - Share or LOC | \$5.00 | \$5.00 | FREE | FREE |
| Phone Transfer | \$3.00 | \$3.00 | FREE | FREE |
| Statement Fee - per paper statement mailing*** | \$2.95 | \$2.95 | \$2.95 | \$2.95 |
| Statement Copy - per page | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Stop Payment - all forms | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| Transaction History Printout | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Unknown Address Processing | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Wire Transfer Outgoing - Domestic Only | \$20.00 | \$18.00 | \$15.00 | \$10.00 |
| Savings Account | | | | |
| Cash Withdrawal from Savings over \$500 | \$5.00 | \$5.00 | FREE | FREE |
| Holiday Club Early Withdrawal | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Share Account Withdrawal after 3 per month | \$2.00 | \$2.00 | \$2.00 | \$2.00 |
| Checking Account | | | | |
| ATM Deposit Adjustment | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Merchant Receipt Copy | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Non-Return Item/Courtesy Pay Fee | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| Non-Sufficient Funds | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| Replacement Debit Card | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Individual Retirement Accounts | | | | |
| IRA Closure** | \$25.00 | \$25.00 | \$15.00 | FREE |
| IRA Recharacterization/Conversion | \$25.00 | \$25.00 | \$15.00 | FREE |
| IRA Setup | \$30.00 | \$25.00 | \$15.00 | FREE |
| IRA Transfer | \$25.00 | \$25.00 | \$15.00 | FREE |
| Credit Card | | | | |
| Card Replacement | \$8.00 | \$8.00 | \$8.00 | \$8.00 |
| Late Fee | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| Merchant Receipt Copy | \$8.00 | \$8.00 | \$8.00 | \$8.00 |
| PIN Reissue | \$8.00 | \$8.00 | \$8.00 | \$8.00 |
| Statement Copy per page | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Loan | | | | |
| CPI Placement | \$50.00 | \$50.00 | \$50.00 | \$50.00 |

| | | | | |
|---|---------|---------|---------|---------|
| Payment Return Item | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| Loan Payment by Phone with Debit Card | \$7.00 | \$7.00 | \$7.00 | \$7.00 |
| Skip-a-Payment Request | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| Vacation Fund | | | | |
| ATM Card | \$5.00 | \$5.00 | \$5.00 | \$5.00 |
| Reorder ATM Card | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Mail Card to a Different Address | \$10.00 | \$10.00 | \$10.00 | \$10.00 |
| Vacation Fund Withdrawal [^] | \$5.00 | | | |
| <p>*Minimum charge of \$40.00. **Waived for members 59.5 or older or a beneficiary payout. ***Waived for members age 65 and older. No fee for credit card statements. ^ Fee applies to non-members performing transactions with a teller only. CU*Talk, It's Me 24/7 Online Banking and, ATM transactions are free.</p> | | | | |