

# UFCU Fee Schedule

| Account Fees  |   |
|---|---|
| Simply U™   | \$0.00  |
| Plus Checking (if combined month-end balances fall below \$2,500) | \$10.00 (per month)   |
| Par Value of Share  | \$1.00  |
| Business Checking   | \$0.00  |
| Business Checking Transactions/Analysis Fee                       | First 50 are free (per month, \$0.10 for each additional transaction) |
| Premium Business Checking Service Fee                             | \$20.00 (per month)   |

| Debit Card/ATM Fees   |                          |
|---|--------------------------|
| ATM Transaction (non-UFCU and non-Austin or Galveston Alliance ATMs)                        | \$1.00                   |
| Debit Card/ATM Account Overdraft Transfer (Savings, Checking, Money Market, Line of Credit) | \$0.00                   |
| Debit Card/ATM Courtesy Pay Item  | \$35.00                  |
| Debit Card/ATM Courtesy Pay Item with Account Overdraft Transfer                            | \$35.00                  |
| Replacement Card  | \$5.00                   |
| Sales Draft Copy  | \$25.00                  |
| International Service Fee   | 1% of transaction amount |
| UFCU Deposit Card   | \$2.00 (per card)        |

| Personal Credit Card Fees |                                      |
|---------------------------|--------------------------------------|
| Late Fee                  | \$25.00 (not to exceed min. payment) |
| Payment Returned NSF      | \$20.00                              |
| Statement Copy            | \$2.00 (per statement)               |
| Stop Payment              | \$20.00                              |
| International Service Fee | 1% of transaction amount             |
| Card Express Fee          | \$15.00                              |
| Cash Advance Fee          | 1% of advance amount; \$5 min.       |

| Miscellaneous Fees                                  |  |
|---|--|
| Account Closing (savings w/in 90 days of open date) | \$5.00   |
| Account Research/Reconciliation                     | \$15.00 (per hour, 1 hr min.)                          |
| Bad Address   | \$5.00 (per quarter)                                   |
| Cashier's Check                                     | \$2.00 (per key)                                       |
| Cashier's Check (non-Member)                        | \$5.00 (per year)                                      |
| Charge Back Item                                    | \$30.00  |
| Check Collection                                    | \$10.00  |
| Check Copy  | \$2.00   |
| Collection - Outgoing Item                          | \$10.00  |
| Courtesy Pay Item                                   | \$35.00  |
| Courtesy Pay Item (w/Account Overdraft Transfer)    | \$35.00  |
| Deposited Item Returned                             | \$5.00   |
| Escheat   | \$10.00  |
| Fax - Domestic Outgoing                             | \$2.00 (per page)                                      |
| Fax - International Outgoing                        | \$2.00 (per page)                                      |
| History Printout                                    | \$2.00 (per month)                                     |
| Inactive Account                                    | \$5.00 (per month starting 12 months after inactivity) |
| Legal Process (IRS levies, garnishments etc)        | \$50.00 (min. or actual cost)                          |
| Loose Coin Exchange                                 | 5% (over \$100)  |
| Money Market Withdrawals                            | First 6 are free (\$25/mo each additional withdrawal)  |
| Money Order   | \$1.00   |
| Payment Convenience Fee                             | \$10.00  |
| Rolled Coin   | \$.10 (per roll)                                       |
| Shared Branch Return Fee                            | \$15.00  |

| Business Credit Card Fees (for existing accounts) |                                      |
|---|--------------------------------------|
| Late Fee  | \$29.00 (not to exceed min. payment) |
| Payment Returned NSF                              | \$20.00                              |
| Statement Copy                                    | \$2.00 (per statement)               |
| Over Limit Fee                                    | \$29.00                              |
| Card Express Fee                                  | \$15.00                              |

| Loan Fees                       |                                |
|---------------------------------|--------------------------------|
| Consumer Loan Late Fee          | 25% of interest due (\$5 min)  |
| Mortgage Loan Late Fee          | 5% of principal & interest due |
| Skip-A-Pay                      | \$25.00 (per statement)        |
| Business Loan Documentation Fee | \$175.00                       |

| Safe Deposit Box Fees      |                     |
|----------------------------|---------------------|
| Drilling                   | \$175.00            |
| Emergency Drilling         | Call for Quote      |
| Emergency Drilling No-Show | \$85.00             |
| Lost Key                   | \$10.00 (per key)   |
| 3 x 5 x 22                 | \$15.00 (per year)  |
| 3 x 10 x 22                | \$30.00 (per year)  |
| 5 x 5 x 22                 | \$25.00 (per year)  |
| 5 x 10 x 22                | \$50.00 (per year)  |
| 10 x 10 x 22               | \$75.00 (per year)  |
| 15 x 10 x 22               | \$115.00 (per year) |
| 15 x 15 x 22               | \$165.00 (per year) |
| 31.5 x 15 x 22             | \$350.00 (per year) |

| Miscellaneous Fees (continued)         |                        |
|--|------------------------|
| Statement Copy                         | \$4.00 (per statement) |
| Stop Payment                           | \$30.00                |
| Strapped Currency                      | \$.35 (per strap)      |
| Temporary Checks                       | \$.50 each             |
| Verification of Deposit                | \$5.00                 |
| Wire - Outgoing Domestic               | \$20.00                |
| Wire - Incoming Domestic/International | \$0.00                 |
| Zipper Bag                             | \$3.00                 |