



<b>Item</b>	<b>Price \$</b>
Account Statement Copies/Current Mo *	\$5.00
Acct. Closing Fee (6mo or less)	\$5.00
Account Reconciliation/Research (per hour) *	\$20.00
Address Change (when notified by the PO)	\$5.00
Foreign & domestic Collection Item (minimum)	\$15.00
Copy Machine Usage (per page)	\$0.50
Levy/Garnishment Processing	\$50.00
Cashier's Check/Money Orders (each)	\$3.00
Money Market Withdrawal (after 6 transactions per month)	\$4.50 PER Transaction
Non-Sufficient Funds Checks Paid (per item)	\$30.00/\$180.00 PER DY
Non-Sufficient Funds Checks Unpaid (per item)	\$30.00/\$180.00 PER DY
Non-sufficient Funds ACH Item Paid	\$30.00/\$180.00 PER DY
Non-sufficient Funds ACH Item Unpaid	\$30.00/\$180.00 PER DY
Privilege Pay	\$30.00/\$180.00 PER DY
Personal Fax (incoming or outgoing)	\$3.00
Return Deposit Item *	\$10.00
Share Draft /Corporate check copy *	\$3.00
Stop Payment of Member Share Draft *	\$25.00
Stop payment of UNITE Official Check *	\$25.00
Telephone Transfers	FREE
Temporary Checks	3 for \$1.00
Transfer from Share Account (Overdraft protection) <i>(up to six (6) items in one month)</i>	\$5.00
Verification of Balance	\$10.00
Wire Transfer-Incoming Domestic	\$20.00
Wire Transfer-Outgoing Domestic	\$25.00
Wire Transfer-Foreign	\$45.00

**General Account Fees**

Inactive Account (annual) Escheat Fee	\$15.00
Holiday Club Early Withdrawal (each)	\$2.00
Check Cashing Fee/ 2nd Party Fee (idle accounts)	\$5.00

\*Subject to Iowa sales tax. Federally insured by NCUA.



**Bill Pay Fee**

Check Copy .....	\$3.00
Expedited Bill Pay - Payment in check.....	\$60.00
Non-Sufficient Funds Checks Paid (per item) .....	40.00/\$240.00 PER DY
Non-Sufficient Funds Checks Unpaid (per item) .....	40.00/\$240.00 PER DY
Non-sufficient Funds ACH Item Paid.....	40.00/\$240.00 PER DY
Non-sufficient Funds ACH Item Unpaid.....	40.00/\$240.00 PER DY
Payment Research Request .....	\$35.00
Proof of Payment-Check .....	\$10.00
Proof of Payment-Electronic.....	\$10.00
Stop Payment on Bill Pay .....	\$30.00

**Loan Fees**

Loan Skip-A-Payment Fee .....	\$30.00
Loan Modification Fee .....	\$30.00
Loan Refinance Fee 1pmt<6mo.....	\$30.00
Lien Subordination Fee.....	\$25.00
Written Loan Payoff.....	\$5.00
Loan Payment Via Phone W/Debit Card .....	\$15.00
Loan Payment Online W/Debit Card.....	\$5.00
Loan Payment Non-Sufficient Funds ACH .....	\$30.00

**Debit/ATM Card Rates**

Annual Fee.....	NONE
ATM Card Use (Bank Personal Terminal).....	FREE/First 10
ATM Card Use (Non Personal Bank Terminal) .....	\$1.50 / after 10 Card
Replacement Fee (per card) * .....	\$15.00
PIN Replacement Fee * .....	\$5.00
Rush Debit Card Fee .....	\$50.00

**Non-Member Fee Schedule**

Replace a Personal Check with a Cashier's Check .....	\$10.00
Money Orders .....	\$5.00
Check Cashing (University checks only).....	\$5.00
Coin Machine.....	5% Total / Min \$1
Notary Service-Non-member .....	\$10.00

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