

# United Trades FCU - Fee Schedule

	Member Rewards Level			
	BRONZE	SILVER	GOLD	PLATINUM
<b>General</b>				
Account Reconciliation/Research* per hour	\$45.00	\$45.00	\$45.00	\$45.00
Account-to-Account (A2A) Same-Day Reversal	\$15.00	\$15.00	\$15.00	\$15.00
Backup Withholding Processing	\$20.00	\$20.00	\$20.00	\$20.00
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 without a checking account	\$5.00	FREE	FREE	FREE
Deposit Item Copy	\$7.00	\$7.00	\$7.00	\$7.00
Deposit/Payment Item Return	\$20.00	\$20.00	\$20.00	\$20.00
Dormant Account per month	\$5.00	\$5.00	\$5.00	\$5.00
Garnishment or Levy Processing	\$30.00	\$30.00	\$30.00	\$30.00
Loan Payment by Phone with Debit Card	\$15.00	\$15.00	\$15.00	\$15.00
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
Returned Mail Processing	\$5.00	\$5.00	\$5.00	\$5.00
Skip-a-Payment Request	\$30.00	\$30.00	\$30.00	\$30.00
Statement Fee per paper statement mailing***	\$2.95	\$2.95	\$2.95	\$2.95
Statement Copy	\$5.00	\$5.00	FREE	FREE
Stop Payment all forms	\$25.00	\$25.00	\$25.00	\$25.00
Transaction History Printout	\$5.00	\$5.00	FREE	FREE
Wire Transfer Outgoing - Domestic Only	\$18.00	\$18.00	\$18.00	\$18.00
<b>Savings Account</b>				
Holiday Club Early Withdrawal	\$10.00	\$10.00	\$10.00	\$10.00
<b>Checking Account</b>				
ATM Deposit Adjustment	\$10.00	\$10.00	\$10.00	\$10.00
ATM Withdrawal non CO-OP or NYCE Network	\$2.00	\$2.00	\$2.00	\$2.00
Cleared Check Copy	\$7.00	\$7.00	\$7.00	\$7.00
Merchant Receipt Copy	\$10.00	\$10.00	\$10.00	\$10.00
Non-Return Item/Courtesy Pay Fee	\$20.00	\$20.00	\$20.00	\$20.00
Non-Sufficient Funds max of 3 fees per day	\$20.00	\$20.00	\$20.00	\$20.00
Replacement Debit Card	\$10.00	\$10.00	FREE	FREE
Mail Debit Card to a Different Address	\$15.00	\$15.00	\$15.00	\$15.00
Rush Shipping for Debit Card	\$50.00	\$50.00	\$50.00	\$50.00
<b>Individual Retirement Accounts</b>				
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
<b>Credit Card</b>				
Add or Remove Authorized User	\$25.00	\$25.00	\$25.00	\$25.00
Card Replacement	\$10.00	\$10.00	\$10.00	\$10.00
Late Fee	\$25.00	\$25.00	\$25.00	\$25.00

Mail Card to a Different Address	\$15.00	\$15.00	\$15.00	\$15.00
Merchant Receipt Copy	\$10.00	\$10.00	\$10.00	\$10.00
Rush Shipping for a Card	\$50.00	\$50.00	\$50.00	\$50.00
Statement Copy	\$5.00	\$5.00	\$5.00	\$5.00
<b>Vacation Fund</b>				
ATM Card	\$10.00	\$10.00	\$10.00	\$10.00
Automatic Check Withdrawal (503 Club Check)	\$2.00	\$2.00	\$2.00	\$2.00
Check Withdrawal over the Phone	\$2.00	\$2.00	\$2.00	\$2.00
Reorder ATM Card	\$10.00	\$10.00	FREE	FREE
Mail Card to a Different Address	\$15.00	\$15.00	\$15.00	\$15.00
Rush Shipping for ATM card	\$50.00	\$50.00	\$50.00	\$50.00
<b>Non-Member</b>				
Check cashing fee can only cash checks drawn on us	\$10.00			
Cashier's Check can only exchange for checks drawn on us	\$10.00			
Cash Advance VISA or MasterCard	\$20.00			
Notary Services	\$10.00			
*Minimum charge of \$45.00. **Waived for members 59.5 or older or a beneficiary payout. ***Waived for members age 65 and older. No fee for credit card statements.				