



**Universal 1
Credit Union**

One River Park Drive
Dayton, Ohio 45409
937-225-6800
800-762-9555
www.u1cu.org

BUSINESS SERVICES FEE SCHEDULE

Effective Date: September 9, 2011

Fee Description	Business Account Type & Fee			
	<i>Savings</i>	<i>Progress</i>	<i>Advantage</i>	<i>Success</i>
<u>Savings Account Fees</u>				
Main Account Closed, if closed within six (6) months of opening	\$25.00	\$25.00	\$25.00	\$25.00
Verification of Deposit Account (reference) per request	\$5.00	\$5.00	\$5.00	\$5.00
<u>ACH and Checking Account Fees</u>				
Checking Account Maintenance (per month)	No Fee	No Fee	\$15.00 if average daily balance is below \$5,000.00	\$25.00 if average daily balance is below \$50,000.00
Overdraft Transfer (per transfer)	\$5.00	\$5.00	\$5.00	\$5.00
NSF/UCF (per item)	\$30.00	\$30.00	\$30.00	\$30.00
Automatic Redeposit of NSF per Item (with Opt in option)	\$5.00	\$5.00	\$5.00	\$5.00
Returned ACH Debit (per item)	\$30.00	\$30.00	\$30.00	\$30.00
Returned Deposit Item (Domestic) per item	\$30.00	\$30.00	\$30.00	\$30.00
Returned Deposit Item (International) per item	\$35.00	\$35.00	\$35.00	\$35.00
Stop Payment (per request)	\$30.00	\$30.00	\$30.00	\$30.00
Release of Stop Payment (per request)	\$15.00	\$15.00	\$15.00	\$15.00
Copy of Deposited Check (per item)	\$5.00	\$5.00	\$5.00	\$5.00
Check Printing - Prices may vary depending upon style	N/A	Varies	Varies	Varies
Check Photocopy (per item)	\$5.00	\$5.00	\$5.00	\$5.00
Certified Check (per item)	N/A	\$5.00	\$5.00	\$5.00
<u>Other Service Fees</u>				
Transaction Fee	\$0.25/transaction in excess of 6 transactions/month	\$0.25/transaction in excess of 200 transactions/month	\$0.20/transaction in excess of 400 transactions/month	\$0.10/transaction in excess of 600 transactions/month
Account Research / Reconciliation (per hour)	\$20.00	\$20.00	\$20.00	\$20.00
Duplicate Statement Copy (per statement)	\$5.00	\$5.00	\$5.00	\$5.00
Legal Processing (attachments, garnishments, tax levies, etc.)	\$50.00	\$50.00	\$50.00	\$50.00
Wire Transfer (Outgoing Domestic) per transfer	\$20.00	\$20.00	\$20.00	\$20.00
Wire Transfer (Outgoing International) per transfer	\$30.00	\$30.00	\$30.00	\$30.00
Incoming Wire Fee	\$5.00	\$5.00	\$5.00	\$5.00
Debit Card Replacement	N/A	\$5.00	\$5.00	\$5.00
Debit Card Issue to new cardholder (per card)	N/A	\$5.00	\$5.00	\$5.00
Debit Card International Transaction	N/A	1% of Transaction	1% of Transaction	1% of Transaction
Debit Card Draft Copy	N/A	\$8.00	\$8.00	\$8.00
STAR/Cirrus/CO-OP/PULSE/Plus	\$1.50 (first 6 free)	\$1.50 (first 6 free)	\$1.50 (first 6 free)	\$1.50 (first 6 free)
Excessive Inquiry	\$.50 (first 6 free)	\$.50 (first 6 free)	\$.50 (first 6 free)	\$.50 (first 6 free)

Fee Description	Business Account Type & Fee			
	<i>Savings</i>	<i>Progress</i>	<i>Advantage</i>	<i>Success</i>
<u>Other Service Fees (continued)</u>				
Cashier's Check Payable to Second Party (per item)	\$5.00	\$5.00	\$5.00	\$5.00
Cashier's Check Reissue	\$30.00	\$30.00	\$30.00	\$30.00
Cashier's Check Photocopy	\$8.00	\$8.00	\$8.00	\$8.00
Tax Payments Federal/State/Local (per payment)	\$2.00	\$2.00	\$2.00	\$2.00
Inactive Account, per month, per suffix, on account balances of \$500.00 or less, after 12 months of inactivity on all accounts	\$5.00	\$5.00	\$5.00	\$5.00
Returned Statement for Invalid Address	\$5.00	\$5.00	\$5.00	\$5.00
Western Union Domestic (per transaction)	\$20.00	\$20.00	\$20.00	\$20.00
Western Union International - Varies based on amount	Varies	Varies	Varies	Varies
Money Order (per item)	\$2.00	\$2.00	\$2.00	\$2.00
Coin & Currency	No Fee	No Fee	No Fee	No Fee
Coin Machine, available at Corporate office only	5%	5%	5%	5%
Non-member Check Cashing - \$5.00 (per item)	N/A	N/A	N/A	N/A
<u>eService Fees</u>				
ACH Origination**	\$25.00 per month	\$25.00 per month	\$25.00 per month	\$25.00 per month
Internet Banking	No Fee	No Fee	No Fee	No Fee
Internet Bill Payment	N/A	\$0.50/transaction after first 15 FREE per month	\$0.50/transaction after first 15 FREE per month	\$0.50/transaction after first 15 FREE per month
<u>Night Deposit Fees - available at Corporate, Beaver Creek and Kettering offices</u>				
If Credit Union opens bag	No Fee	No Fee	No Fee	No Fee
If Credit Union holds bag for member	No Fee	No Fee	No Fee	No Fee
Replacement Bag	Cost	Cost	Cost	Cost
Lost Key Replacement	\$5.00	\$5.00	\$5.00	\$5.00
<u>EFT Fees</u>				
eCommerce Representative	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month
<u>Safe Deposit Box Fees - Annual Rental Size (tax not included):</u>				
5 x 1.5 Safe Deposit Box	\$10.00	\$10.00	\$10.00	\$10.00
5 x 2.5 Safe Deposit Box	\$15.00	\$15.00	\$15.00	\$15.00
10 x 3 Safe Deposit Box	\$30.00	\$30.00	\$30.00	\$30.00
10 x 6 Safe Deposit Box	\$50.00	\$50.00	\$50.00	\$50.00
10 x 10 Safe Deposit Box	\$85.00	\$85.00	\$85.00	\$85.00
Change of Locks	\$10.00	\$10.00	\$10.00	\$10.00
Drilling of Boxes	\$150.00	\$150.00	\$150.00	\$150.00
Contents of safe deposit boxes are not insured by NCUA (National Credit Union Administration) nor by Universal 1 Credit Union, Inc.				
The fees appearing in this Schedule will be effective as of the Effective Date printed on Page 1. If you have any questions or require current fee information on your accounts, please call the Credit Union.				

This Credit Union is Federally Insured by the National Credit Union Administration.

*Some ATM owners may impose surcharge fees - in addition to the usual transaction fees financial institutions charge. U1CU members will not be assessed a surcharge fee at all Alliance One ATM's.

**Additional ACH types - \$15.00 per type per month.