



# Schedule of Fees & Charges

Effective October 15, 2016

## MEMBERSHIP

New Membership (through USECU): .....	\$5
New membership (through third-party partner): .....	\$15

## CHECKING ACCOUNTS

Printed checks: .....Varies by selection

### Free Checking With E-Statements ..... FREE

Accounts not enrolled in E-Statements: .....	\$5/mo.
Minimum balance to open: .....	\$100

### Membership Checking ..... FREE

If minimum daily balance falls below \$500: .....	\$5.95/mo.
Minimum balance to open: .....	\$100

### Merchant Checking ..... \$15

Deposit correction: .....	\$5/ea
Minimum balance to open: .....	\$100

### Premier Membership Checking ..... FREE

If combined balance falls below \$10,000: .....	\$15/mo.
(fee is waived for members age 55 and older or for members with USECU first mortgage)	
Minimum balance to open: .....	\$100

### Student Checking ..... FREE

Accounts not enrolled in E-Statements: .....	\$5/mo.
Minimum balance to open: .....	\$25

## SAVINGS ACCOUNTS

### Regular Savings: ..... FREE

If minimum daily balance falls below \$200 .....	\$5/mo.
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### Advantage Savings: .....FREE

Account fee with minimum daily balance below \$200 or without a minimum \$35 monthly automatic transfer from a USECU Checking Account .....	
	\$5/mo.

### Penny Savings (for minors\*): ..... FREE

\*Converts to Regular Savings when child reaches age 18.

## MONEY MARKET ACCOUNTS

### Market Rate Plus Account ..... FREE

If minimum daily balance falls below \$2,500 .....	\$10/mo.
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### Membership Money Market Account ..... FREE

If minimum daily balance falls below \$2,500 .....	\$10/mo.
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### Money Market Advantage ..... FREE

If minimum daily balance falls below \$2,500 .....	\$10/mo.
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### Wall Street Index Account

### (High-Yield Money Market Checking Account) .....FREE

If minimum daily balance falls below \$2,500 .....	\$10/mo.
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## INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Account closure: .....	\$20
Transfer to another institution: .....	\$20/ea
Premature distribution: .....	\$10/ea

## ADDITIONAL SERVICES/CHARGES

Account research and reconciliation: .....	\$25/hr
Cashier's checks: .....	\$5/ea
Check cashing:	
• Members with a combined balance of less than \$400: .....	\$5/ea
• Non-Members cashing a Member check: .....	\$5/ea
Check ordering: .....	Varies
Collection item (incoming, outgoing, or foreign): .....	\$25/ea*
*Or USECU cost, whichever is greater.	
Compliance with legal order: .....	\$50/ea
Copies:	
• Cancelled check:	
Two per statement cycle .....	FREE
Additional .....	\$3/ea*
*Note: Check viewing in Online Banking is free	
• Cancelled check in-branch/Contact Center request: .....	\$3/ea
• Cashier's check: .....	\$3/ea
• Deposited check (deposit or loan payment): .....	\$3/ea
• Photocopies: .....	\$3/pg
(must relate to USECU business)	
• Statement or account history: .....	\$3/ea
Deposit Adjustment: .....	\$5/ea
Early account closure (if open less than 90 calendar days): .....	\$15
Excess withdrawals (exceeds Reg D limit): .....	\$5/ea
IdentitySecure <sup>SM</sup> :	
• 1st 30 days: .....	FREE
• Primary Member: .....	\$9.95/mo.
• Secondary Member: .....	\$6.95/mo.
Locator fee (determine acct. holder address): .....	\$5/occurrence
Notary service: .....	\$10/signature
Notice of escheatment: .....	\$2/ea
Overdraft/Non-sufficient Funds (NSF):	
Applies to checks, Bill Pay, ACH, ATM/POS and other electronic debits that are paid or returned.	
• Overdraft paid by Courtesy Pay: .....	\$27/ea
(waived if resulting balance is less than \$10 negative)	
• Overdraft paid by transfer: .....	\$10/ea
(from savings, checking, line of credit or credit card)	
• Non-sufficient Funds (NSF): .....	\$27/ea
Applies to checks, Bill Pay, ACH, ATM/POS and other electronic debits that are paid or returned.	
Returned deposit items: .....	\$28/ea
Returned statement/account-related correspondence .....	\$5/ea
Rewards Package subscription: .....	\$4.95/mo.
Shared branching cash withdrawal (USECU members): .....	\$2/ea
Additional shared branching fees: .....	Varies*
*Refer to CU Service Centers fee schedule posted in branches and online	
Stop payment-initial & renewal: .....	\$28/ea
Temporary checks (per sheet of 4): .....	\$3/ea
Verification of deposit: .....	\$10/ea
Wire transfers:	
• Incoming: .....	\$10/ea
• Outgoing (domestic): .....	\$25/ea
• Outgoing (foreign): .....	\$40/ea*
*Plus third-party processing fees	

# Schedule of Fees & Charges (continued)

Effective October 15, 2016

## SAFE DEPOSIT BOXES

### Available at UCSD and Mission Valley Branches Only

Annual rental:	
3"x5": .....	\$29
5"x5": .....	\$45
3"x10": .....	\$55
6"x10": .....	\$65
9"x10": .....	\$100
5"x16": .....	\$110
Miscellaneous:	
• Key deposit: .....	\$20/box
• Key replacement: .....	\$50/key
• Drilling of box: .....	\$100*
*Or actual cost, whichever is greater.	
• Late fee: .....	\$5

## ELECTRONIC SERVICES

Bill Pay monthly service: .....	FREE
• Stop payment: .....	\$28/ea
Expedited payments:	
• Electronic: .....	\$9.95/ea
• Overnight check: .....	\$30/ea
FinanceWorks™ online money management: .....	FREE
Mobile and Text Banking monthly service: .....	FREE
Mobile Apps: .....	FREE
Online Banking monthly service: .....	FREE
Online check deposit (MyDeposit) monthly service: .....	FREE
Speed Pay (for USECU Home Loans):	
• Mortgage Servicing call center: .....	\$17.50/ea
• My Mortgage Center (fee based on payment from due date):	
Day 1: .....	FREE
Day 2-5: .....	\$1.50
Day 6-10: .....	\$7.50
Day 11-15: .....	\$12.50
Day 16+: .....	\$15

## DEBIT/ATM CARD

Additional cards (other than joint owner card): .....	\$5/ea
ATM Deposit (empty envelope): .....	\$10/ea
ATM Funds Transfer (non-USECU): .....	\$1.50/ea
ATM withdrawals (at non-USECU and non-CO-OP ATMs): .....	\$3/ea
Balance inquiries (non-USECU ATM): .....	\$1.25/ea
Point of Sale transaction – PIN or Signature based: .....	FREE
Replacement card or PIN: .....	\$5/ea
Rush card to alternate address request: .....	\$35/ea

## CREDIT CARD

Annual fees:	
• Platinum Secured-SV, Platinum-V1, Platinum-PV, Platinum-GV .....	FREE
• Platinum-CB: .....	\$5/yr
• Platinum-CV: .....	\$25/yr
• Platinum-MV: .....	\$35/yr
Penalty fees:	
• Late payment: .....	\$10
(if minimum monthly payment is more than 10 days late)	
• Returned payment: .....	\$28
Transaction fees:	
• Balance transfer: .....	FREE
• Cash advance: .....	FREE
• Foreign transaction: .....	1% of each transaction in U.S. dollars

## HOME LOANS/LINES OF CREDIT

### Home Loans:

Document redraw:	
• 1st Mortgage: .....	\$125/ea
• 2nd Mortgage: .....	\$125/ea
• HELOC: .....	\$125/ea
Late charge: .....	5% of late payment due
Reconveyance: .....	\$45
Recording fee: .....	Actual Fee
Payoff demand: .....	\$30
Revised demand: .....	\$15/ea
Subordination: .....	\$200

### Home Equity Lines of Credit:

Annual fee: .....	\$50/yr*
*Waived for the first year. Thereafter, waived if the outstanding balance is \$10,000 or greater at the time of assessment.	
Early closure: .....	\$500*
*Charged with credit limits of \$250,000 or less if account is closed within the first three years from date of origination.	
Late charge: .....	5% of late payments due
Over the limit charge: .....	\$10.00

### POWERHOUSE SIGNATURE LOAN\*

Late charge: .....	5% of late payments due
*Product discontinued (fee applicable to existing account holders)	

### DEALER DIRECT VEHICLE LOANS

Late charge: .....	5% of late payments due
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### TURBO VEHICLE PRODUCTS

Late charge: .....	5% of late payments due
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### CONSUMER LOANS

Check-by-Phone: .....	\$10/ea
• Payment by phone with a check issued: .....	\$10
• Payment by phone with ACH debit issued: .....	\$10
• Payment by phone with debit/credit card charged: .....	\$20
• Establish a recurring ACH loan payment: .....	FREE
• Use of an online channel (e.g. website) to initiate a loan payment via ACH: .....	FREE
DMV title changes: .....	\$50/ea
Late fee: .....	5% of late payments due
Loan coupon book replacement: .....	\$25
Loan extension or modification: .....	\$35
Loan payment by phone (debit/credit card): .....	\$20/ea
Loan wire:	
• Domestic .....	\$25
• International .....	\$40
Payment deferral: .....	\$50/ea
Loan wire:	
• Domestic .....	\$25
• International .....	\$40
Skip-A-Payment: .....	\$50/ea
UC Emergency Loan:	
• Origination fee: .....	\$25
• Late fee: .....	\$25



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