



Schedule of Fees & Charges

Effective December 1, 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.

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.

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

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

Wall Street Index Account (High-Yield Money Market Checking Account)	FREE
If minimum daily balance falls below \$2,500	\$10/mo.

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 SM :	
• 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 December 1, 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
Foreign transaction fee:	1% of each transaction in U.S. dollars
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):	\$10/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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