



SCHEDULE OF FEES & CHARGES

Effective June 1, 2021

MEMBERSHIP

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

CHECKING ACCOUNTS

Printed checksVaries by selection

Free Checking With eStatements FREE

Accounts not enrolled in eStatements.....	\$5/mo.
(fee is waived for members who maintain a \$500+ daily balance)	
Minimum balance to open	\$100

Merchant Checking\$15

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

Premier Membership Checking..... FREE

If minimum daily balance falls below \$10,000 in combined deposit balances within the same membership.....	
	\$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 eStatements.....	\$5/mo.
Minimum balance to open	\$25
*Converts to Free Checking with eStatements after 5 years of account opening.	

SAVINGS ACCOUNTS

Regular Savings..... FREE

If minimum daily balance falls below \$200	\$5/mo.
Minimum balance to open	\$25

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.
Minimum balance to open	\$25

Youth Savings (for minors*)..... FREE

Minimum balance to open	\$25
*Converts to Regular Savings when child reaches age 18.	
Formerly called Penny Savings.	

MONEY MARKET ACCOUNT

Money Market Advantage FREE

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 orderingVaries

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

Locator fee (determine acct. holder address).....\$5/occurrence

Notary service\$10/signature*
*Not charged for USECU documents

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. Fees are charged per presentment, meaning the same item is subject to multiple fees if presented for payment multiple times.

- Overdraft paid by Courtesy Pay \$27/ea
(waived if resulting available 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

Returned deposit/loan payment items..... \$18/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 including check, ACH, cashier's check payment refusal)..... \$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 June 1, 2021

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
Online Money Management	FREE
Mobile and Text Banking monthly service	FREE
Mobile Apps	FREE
Online Banking monthly service	FREE
Online check deposit monthly service	FREE

DEBIT/ATM CARD

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 request	\$35/ea

CREDIT CARD

Annual fees:	
• Credit Builder	\$5/yr
• Classic	\$25/yr
• Membership	\$35/yr
• All others	FREE
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
Replacement card or PIN	\$5/ea
Rush card request	\$35/ea

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
Early Closure Reimbursement	Actual Fees Paid up to \$500*
*May be charged if the loan is paid off or closed within three (3) years from the opening date.	

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 Reimbursement	Actual Fees Paid up to \$500*
*May be charged if the loan is paid off or closed within three (3) years from the opening date.	
Late charge	5% of late payments due
Over the limit charge	\$10.00

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