



SCHEDULE OF FEES & CHARGES

Effective December 1, 2016

MEMBERSHIP

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

CHECKING ACCOUNTS

Printed checksVaries 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 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

IdentitySecureSM:

- 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
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Mobile and Text Banking monthly service	FREE
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Mobile Apps	FREE
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Online Banking monthly service	FREE
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Online check deposit (MyDeposit) monthly service	FREE
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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
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Reconveyance	\$45
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Recording fee	Actual Fee
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Payoff demand	\$30
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Revised demand	\$15/ea
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Subordination	\$200
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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*
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*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
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Over the limit charge	\$10.00
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POWERHOUSE SIGNATURE LOAN*

Late charge	5% of late payments due
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*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
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- Payment by phone with a check issued
- Payment by phone with ACH debit issued
- Payment by phone with debit/credit card charged
- Establish a recurring ACH loan payment
- Use of an online channel (e.g. website) to initiate a loan payment via ACH

DMV title changes	\$50/ea
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Late fee	5% of late payments due
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Loan coupon book replacement	\$25
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Loan extension or modification	\$35
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Loan payment by phone (debit/credit card)	\$10/ea
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Loan wire:

• Domestic	\$25
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• International	\$40
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Payment deferral	\$50/ea
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Loan wire:

• Domestic	\$25
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• International	\$40
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Skip-A-Payment	\$50/ea
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UC Emergency Loan:

• Origination fee	\$25
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• Late fee	\$25
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Federally Insured by NCUA



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