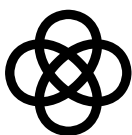


DISCLOSURE OF FEES AND CHARGES

EFFECTIVE JANUARY 1, 2018



UNIFY
FINANCIAL CREDIT UNION

UNIFY Financial Credit Union offers most services at no charge to account holders. Certain costly services make some fees necessary. By asking account holders who use these services to help pay for them, all account holders pay lower fees overall.

Account holders who use CU Service Centers (Shared Branching Network) may be charged for some services. The amount charged will depend upon the service and is established by the hosting credit union.

SHARE AND CHECKING SERVICES

eSavings (minimum requirement not met)	\$ 1.00
Regular Savings (minimum balance fee)	\$ 1.00
Dishonored Deposit (returned check)	\$25.00
Per-Check Fee.	No Charge
eChecking (monthly)	\$20.00
(If an account requirement is not met)	
Minimum Balance Fee (monthly):	
Premier Checking	\$ 5.00
(average daily balance less than \$2,000)	
Starter Checks	No Charge
Check Printing	Varies
Temporary Checks (4)	\$ 1.00
Account History (interim statement)	\$ 5.00
Check Copy (first two free per statement cycle)	\$ 5.00
Returned NSF Check/Debit	\$30.00
Paid NSF Check/Debit (Courtesy Pay).	\$30.00
Stop Payment	\$10.00
Early Withdrawal from Club Account.	\$10.00

LOANS

Dishonored Payment	\$25.00
Extension Agreement	\$50.00
Real Estate Demand.	up to \$150.00
Loan Cancellation Fee	\$25.00
Real Estate Loan Modification	\$250.00
Individually Requested Payments from Other	
Financial Institutions.	\$ 5.00

ELECTRONIC SERVICES

Bill Pay.	No Charge
Bill Pay Next Day Payment (Overnight) Fee	\$15.00
Bill Pay Stop Payment Fee	\$10.00
ATM Transactions:	
UNIFY ATM Withdrawal, Balance Inquiry	
or Transfer.	No Charge
Surcharge Free ATM Networks: CULIANCE, CU HERE, Allpoint, Alliance One, and CO-OP	
Withdrawal, Balance Inquiry or Transfer	No Charge
Foreign ¹ ATM First 3 Withdrawals (per month) . . .	No Charge
Foreign ¹ ATM After 3 Withdrawals (per withdrawal) . . .	\$ 1.00
Foreign ¹ ATM First 3 Balance Inquiries (per month)	No Charge

Foreign ¹ ATM After 3 Balance Inquiries (per inquiry) . . .	\$ 0.50
Foreign ¹ ATM Transfer	No Charge
Deposits (where available)	No Charge
Foreign Transaction Fee	2% of US dollar amount of transaction
Point of Sale Transaction	No Charge
Replace ATM Card/PIN – Normal Processing	\$ 5.00
Replace ATM Card/PIN – Expedited Processing	\$20.00
Automated Banking Services (online and telephone)	No Charge
Funds Transfer (eTransfer) Fee – Per Transaction	No Charge
ACH/EFT Transfers:	
ACH Stop Payment	\$10.00
Returned NSF ACH	\$30.00
Paid NSF ACH (Courtesy Pay)	\$30.00

VISA SERVICES

Annual Fee	No Charge
Additional/Joint Card	No Charge
Replace Card/PIN – Normal Processing	\$ 5.00
Replace Card/PIN – Expedited Processing	\$20.00
Late Fee	Up to \$25.00 at 5 days past due date
Sales Receipt Copy (per item)	\$ 3.00
Foreign Transaction Fee	No Charge
Transaction Fee for Cash Advances and Balance Transfers:	
VISA Fixed Rate Credit Card	No Charge
VISA Variable Rate Credit Card	No Charge
VISA Courtesy Checks:	
Transaction Fee	
VISA Fixed Rate Credit Card	No Charge
VISA Variable Rate Credit Card	No Charge
Printing	No Charge
Returned NSF Check	\$20.00
Stop Payment	\$10.00
VISA Gift Card ²	\$ 2.95

MISCELLANEOUS

Account Research and Reconciliation	\$25.00 per hour
Statement Copy	\$ 1.00
Document Copy (per page)	\$ 1.00
Returned Statement Fee (bad address)	No Charge
Negotiable Instruments:	
Cashier's Checks (1 free per month)	\$ 3.00
(free and unlimited with eChecking)	
Travelers Cheques	Free ³
Gift Cheques	\$ 1.25
Stop Payment on UNIFY Checks	\$10.00
(includes Cashier's and Loan Convenience)	
Member Requested Correspondence	\$10.00
Verification of Deposit	\$10.00

Wire Transfer:

Incoming	\$10.00
Outgoing (domestic)	\$25.00
Outgoing (foreign)	\$100.00
Due Diligence Escheat Notice Fee	\$ 2.00
Inactive Account (no activity for one year) – monthly fee	\$ 1.00
Notary Service	Maximum allowed by state law
Safe Deposit Box (annual fee) 3 x 5	\$20.00
3 x 10	\$30.00
5 x 5	\$40.00
5 x 10	\$50.00
10 x 10	\$60.00
Lost Safe Deposit Key	\$150.00
Tax Lien – Federal	\$15.00
Tax Lien – State	\$ 3.00
Garnishment/Levy	\$15.00
IRA Maintenance Fee	No Charge
IRA Transfer/Termination Fee	\$20.00
Expedited Mail Services	Varies
Fax Service (per page)	\$ 2.00
Collection Item	\$15.00
Loose Coin Service	2% of total deposit

¹Foreign ATMs are all machines that are not UNIFY, CULIANCE, CU HERE, Allpoint, Alliance One, and CO-OP (Surcharge Free ATM networks)

²Available at select branches only. Ask a branch representative for details.

³Non-account holders pay an additional 1% of face value.

We recommend you keep this information with your financial records. Recent comparisons show our fees to be competitive. Fees are subject to change.



Federally Insured by NCUA



EQUAL HOUSING
LENDER