



Disclosure of Fees and Charges

Effective November 14, 2019

Checking/Savings Options

page 1 of 4

CHECKING OPTIONS	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) AND OTHER CONDITIONS
FREE Checking	\$25	No charge	No ongoing minimum balance requirement.
eChecking	\$25	\$20	No ongoing minimum balance requirement. Monthly fee waived and ATM fees reimbursed by meeting following requirements: log into free eBanking at least once during the month, receive electronic statements (eStatements), and conduct at least eight (8) point-of sale or signature-based transactions with your UNIFY debit card. Earn dividends with an average daily balance of \$1,000 or greater.
Premier Checking	\$2,000	\$5	Monthly fee waived and dividends earned for average daily balances of \$2,000 or greater.
Right Start Checking	\$25	No Charge	No ongoing minimum balance requirement.
SAVINGS OPTIONS	MINIMUM OPENING DEPOSIT	MONTHLY FEE	HOW TO WAIVE THE MONTHLY FEE (PER SERVICE FEE PERIOD) AND OTHER CONDITIONS
Regular Savings	\$5	\$1	Monthly fee waived and dividends earned for average daily balances of \$200 or greater. Eligible as Membership Share.
eSavings	\$5	\$2	Paper Statement fee. Fee waived with eStatements. Earn dividends with an average daily balance of \$5 or greater. Eligible as Membership Share.
Youth Savings	\$5	No Charge	No ongoing minimum balance requirement. Earn dividends on all balances. Eligible as Membership Share for individuals younger than 18 years old.
TERM SAVINGS	MINIMUM OPENING DEPOSIT	OTHER FEE	NOTES
Club Account Savings	\$5	\$10	Penalty for early withdrawal of term share Club Account. No ongoing minimum balance requirement. Earn dividends on all balances.
ALL SHARE ACCOUNTS	MONTHLY INACTIVE FEE	NOTES	
	\$2.50 per month	After one (1) year of no activity. Fee assessed each month until account is brought to zero balance and closed, or member initiates a transaction.	

All UNIFY Financial Federal Credit Union (UNIFY) products and services are subject to UNIFY membership eligibility requirements and qualification criteria. Not all UNIFY share products are shown above. For specific details about UNIFY products and services, including applicable dividend rates please see our Membership Booklet and Consumer Share Rates and Truth-in-Savings Disclosure.

UNIFY 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 CO-OP 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.

Disclosure of Fees and Charges continues next page>

ATM/CARDS USAGE	FEE	NOTES
UNIFY ATMs	No charge	No charge for withdrawal, deposit, transfer, or balance inquiry.
Non-UNIFY ATMs, partner networks	No charge	No charge for withdrawal, transfer, or balance inquiry at partner networks including: Allpoint, Alliance One, CULIANCE (formerly CUHere), and CO-OP Shared Branch ATMs.
Foreign ATMs (Domestic Non-UNIFY, out-of-network) Withdrawal	\$1	Per withdrawal, after first three (3) free withdrawals per month. ATM owner may charge additional fee. Fees reimbursed to eChecking Accounts when monthly requirements are met.
Foreign ATMs (Domestic, Non-UNIFY, out-of-network) Balance Inquiry	\$.50	Per balance inquiry, after first three (3) free inquiries per month. ATM owner may charge additional fee. Fees reimbursed to eChecking Accounts when monthly requirements are met.
Foreign (International) Transaction Fee	2%	Fee charged is percentage of transaction amount in U.S. dollars.
Replacement ATM/Debit card and PIN	\$5	Normal processing.
Replacement ATM/Debit card and PIN - RUSH	\$20	Expedited (rush) processing.
ATM Adjustments (Deposit Error)	\$5	Per item: Empty envelope, altered items, mis-keyed amounts, etc.
NEGOTIABLE INSTRUMENTS (CHECKS)	FEE	NOTES
Cashier's Check	\$5	Per check, after one (1) free check per month. Unlimited free Cashier's Checks with eChecking.
Checkbook Orders	Varies	Check printing cost set by vendor and dependent on style chosen.
Temporary Checks	\$1	Four (4) MICR encoded blank counter checks.
Check copy	\$2.50	Per copy of each paid (cleared) check, after first two (2) free check copies per month.
Stop Payment	\$15	Per item or range of consecutively numbered items. Includes member checks, UNIFY Cashier's Checks, VISA Courtesy Checks, Bill Pay checks, and ACH electronic funds transfers.
OVERDRAFTS AND RETURNS	FEE	NOTES
Non-sufficient funds (NSF) Check/Debit - Returned	\$30	Per item. Includes member checks, Bill Pay checks, ACH electronic funds transfers, and debit card transactions. Payee/merchant may charge additional returned item fee.
Non-sufficient funds (NSF) Check/Debit - Paid (Courtesy Pay fee)	\$30	Per item, daily limits apply. Requires opt-in consent. Includes member checks, Bill Pay checks, ACH electronic funds transfers, and debit card transactions.
Returned Deposit Item	\$25	Per item. Check or ACH electronic funds transfer that was accepted for deposit but subsequently returned unpaid will be deducted from your account balance and fee assessed.
Returned Loan Payment	\$25	Per item. Check or ACH electronic funds transfer that was accepted for a loan payment but subsequently returned unpaid will be added back to your loan balance and fee assessed.



Disclosure of Fees and Charges continues next page>

Account Services and Fees

ELECTRONIC SERVICES	FEE	NOTES
eBanking/Online Banking/Bill Pay	No charge	
Bill Pay Rush - Next Day Payment (overnight)	\$15	Per item.
Bill Pay Stop Payment	\$15	Per item.
ACH/EFT (Electronic Funds Transfer)	No charge	
ACH Stop Payment	\$15	Per item.
Non-sufficient funds (NSF) ACH - Returned	\$30	Per item. Payee/merchant may charge additional returned item fee.
Non-sufficient funds (NSF) Check/Debit - Paid (Courtesy Pay fee)	\$30	Per item, daily limits apply. Requires opt-in consent.
Pay-by-Phone Loan Payment (Processed via SWBC)	\$10	Individually requested payment transfers from other financial institutions to a UNIFY loan.
WIRE TRANSFERS	FEE	NOTES
Incoming Wire Transfer Fee	\$10	
Domestic Outgoing Wire Transfer Fee	\$25	Subject to wire transfer agreement conditions.
International Outgoing Wire Transfer Fee	\$100	Subject to wire transfer agreement conditions, limited countries available.
OTHER ACCOUNT SERVICES	FEE	NOTES
Item sent for Collection - Domestic	\$15	Per item.
Item sent for Collection - Foreign	\$10	Per item.
Escheat Due Diligence Notice Fee	\$2	Notice delivered to address on record.
Garnishment/Levy Processing	\$50	
Federal Tax Lien	\$15	
State Tax Lien	\$3	
IRA Trustee Transfer/IRA Termination Fee	\$20	
Account Research or Reconciliation	\$25	Per hour (one hour minimum).
Duplicate Statement Copy	\$1	Per copy.
Account History print out	\$5	Interim statement, includes transactions since last statement to current date.
Document Copy	\$1	Per page.
Member Requested Correspondence	\$10	
Verification of Deposit	\$10	
Loose Coin Service	2%	Percentage of total coin counted, at participating locations only.



Disclosure of Fees and Charges continues next page >

Loans and Miscellaneous Fees

LOANS	FEE	NOTES
Fees listed below are ancillary to any loan fees or charges, including interest, otherwise disclosed in your loan agreement and not intended to be all-inclusive. See your loan documents for complete details of the cost of your loan.		
Skip-A-Pay	\$25	Per loan, per payment. Available on eligible UNIFY consumer loans only. Subject to terms and conditions – see agreement for details.
Loan Extension/Deferral	\$50	Per loan. Available on eligible UNIFY consumer loans only. Subject to terms and conditions – see agreement for details.
Returned Payment	\$25	Payment will be reversed (amount will be added back to loan balance) and fee assessed.
Real Estate Loan Cancellation Fee	\$25	
Real Estate Loan Demand	Up to \$150	
Real Estate Loan Modification	\$250	

VISA CREDIT CARDS	FEE	NOTES
Fees listed below are ancillary to any other fees or charges, including interest, otherwise disclosed in your credit card agreement and not intended to be all-inclusive. See your credit card documents for complete details.		
Cash Advance, Balance Transfer, Annual Fee	No charge	For late fees and specific credit card terms, see the Account Opening Disclosure and Consumer Credit Card Agreement.
Replacement credit card and PIN	\$5	Normal processing.
Replacement credit card and PIN - Rush	\$20	Expedited (rush) processing.
VISA Courtesy Checks (issued on UNIFY credit card)		
Check printing	No charge	
Stop Payment	\$15	
Returned NSF	\$20	

MISCELLANEOUS	FEE	NOTES
Notary Service	Varies	Maximum allowed by state law.
Medallion Signature Guarantee	\$20	Per stamp applied. Subject to eligibility criteria, at participating locations only.
Fax Service	\$2	Per page. Subject to availability.
Expedited Mail Services	Varies	Dependent on mail service provider and availability.

SAFE DEPOSIT BOX	FEE	NOTES
Safe Deposit Boxes are available to members of the Credit Union in good standing. Boxes are currently available at the following branch locations only: Westchester, CA; Torrance, CA (Western Way); and Frisco, TX.		
Annual box rent	Varies	Annual box rent varies by box size, based on availability.
Key Deposit (2 keys)	\$5	Key deposit refunded upon box surrender if both keys are returned.
Lost Key	\$150	

