



Effective March 1, 2022

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 and services are shown below. 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 members. Certain costly services make some fees necessary. Account holders who use CO-OP Service Centers (Shared Branching Network) may be charged for some services. The amount charged is established by the hosting credit union.

Unless otherwise indicated, fees are charged at the time of service or transaction. If an account does not have sufficient funds, the assessment of a fee may result in a negative account balance.

Checking/Savings Options

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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) purchase transactions with your UNIFY debit card. Earn dividends with an average daily balance of \$1,000 or more.
Premier Checking	\$2,000	\$5	Monthly fee waived and dividends earned for average daily balances of \$2,000 or more.
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 more. Monthly fee waived with an open, current UNIFY Consumer or Real Estate loan on same account, a current investment account with UNIFY Investment Solutions, or insurance product with UNIFY Insurance Solutions, LLC. Eligible as Membership Share.
eSavings	\$5	\$2	Paper Statement fee. Fee waived with eStatements. Earn dividends with an average daily balance of \$5 or more. 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.	

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 a percentage of the transaction amount in U.S. dollars. See the Electronic Fund Transfers Agreement and Disclosure for a detailed explanation of foreign card transactions.
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 checks, VISA Courtesy Checks, Bill Pay checks, and ACH electronic funds transfers.
Declaration of Loss and Indemnification Agreement/ Request to Re-credit or Re-issue after 90 days	\$15	UNIFY Cashier's Checks and Official Checks. Signed agreement and 90-day waiting period required. Fee is waived for UNIFY loan checks and checks mailed by a UNIFY representative.
RETURNS AND OVERDRAFTS	FEE	NOTES
Non-sufficient funds (NSF) Fee for returned check/debit	\$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.
Courtesy Pay Fee for paid check/debit (optional opt-in overdraft protection)	\$30	Per item, daily limits apply. Requires opt-in consent. Includes member checks, Bill Pay checks, ACH electronic funds transfers, and debit card transactions. An item previously returned unpaid and assessed an NSF fee may also incur a Courtesy Pay fee if item is re-presented and paid utilizing Courtesy Pay.
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

<b>ELECTRONIC SERVICES</b>	<b>FEE</b>	<b>NOTES</b>
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.
<b>WIRE TRANSFERS</b>	<b>FEE</b>	<b>NOTES</b>
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.
<b>OTHER ACCOUNT SERVICES</b>	<b>FEE</b>	<b>NOTES</b>
Item sent for Collection - Domestic	\$15	Per item.
Item sent for Collection - Foreign	\$10	Per item. Paying institution may charge additional fees.
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.

