SCHEDULE OF FEES

At USU Credit Union, we offer a wide variety of services at low prices to meet the needs of our members. For more detailed information about services, please contact your nearest USU Credit Union office or the contact center.

SHARE ACCOUNT FEES

Membership Fee	FREE
Closing Fee (if closed within first six months)	$10.00
Inactive Active Account Fee	$2.00 Per month for accounts with cumulative balances below $200 with no activity for twelve months (accounts of minor members are excluded)

CHECKING ACCOUNT FEES

Checks	Varies depending on style of checks ordered
Bill Pay*	FREE
Mobile Deposit	FREE
Courtesy Pay	$22.00
Reward Yourself Checking**	$5.00

VISA/ATM CHARGES

Visa Card Annual Fee***	Varies by VISA type and account relationship
Visa Cash Advance Fee	1.50% of amount advanced
Reloadable Visa Fee	$2.95
Late Payment	up to $22.00
ATM Card (per card, every 2 years)	$3.00
Replacement Card (per card)	$3.00
Replacement Personalized Photo Visa Card	$5.00
USUCU ATM Transactions	FREE
Non-USUCU ATM Transactions (per transaction including inquiries)	$1.00
Gift Cards	$2.50

* No cost for the first 15 payments per month. $0.50 per item after 15 payments in the same calendar month.
** $5 monthly fee waived with qualifying direct deposit, 9 debit/credit card purchases per month, and estatements on account.
*** Currently no annual fee.

NCUA

EQUAL HOUSING LENDER

USU Credit Union
a division of Goldenwest

The information about fees is accurate as of 06/01/2019 and is subject to change. Please contact USU Credit Union for information. P.O. Box 1111, Ogden UT 84402 1-800-248-6361 • 435-753-4080

OTHER SERVICE FEES APPLICABLE TO ALL ACCOUNTS

Check Cashing	$2.00 For members who do not participate in any services other than Shares and have a balance of less than $200.00
Coin Counting (per hour)	$10.00 Varies by type of coin counted and account relationship
Returned Deposited Check (per item)	$3.00
Non-Sufficient Funds (per item – checks and electronic)	$22.00
Returned ACH item (per item)	$22.00
Returned Mail Fee (per returned item)	$2.00
Copy of Statement	$2.00 Current month free
Copy of Transaction History (per year)	$10.00
Check Copy (per copy)	$3.00
Account Research/Reconciliation (per hour)	$20.00
Teller Check (per check)*	$1.00
Cashier's Check (per check)*	$1.00
Money Order (per money order)*	$1.00
Stop Payment Order (per check, series of checks or electronic item)	$10.00
External Dividend Transfer Fee	$15.00 Per transaction
Foreign Check Processing Fee	$35.00 Minimum Check Amount $100.00
Canadian Check Processing Fee	$25.00 Minimum Check Amount $100.00

MISCELLANEOUS SERVICES

Federal Reserve Wire Outgoing	$15.00
Federal Reserve Wire Incoming	$10.00
International Wire	$45.00
Safe Deposit Box Annual Fee	Varies by size of box
Notary Public	FREE
NADA Blue Book Prices & Web Car Book® Quotes	FREE
Copy Machine (up to 10 copies)	FREE
Direct Deposit/Payroll Deduction	FREE
Fax (per page)	$1.00

* Waived if aggregate savings/loan balance is greater than $5,000.