

SCHEDULE OF FEES



PO Box 6270, Parsippany NJ
P *973 263 0001 www.ubtfcu.org

Savings Accounts

Monthly service fee	N/C
Copy of cashier check	N/C
Return check deposit.....	\$25.00
ACH Debit Return/courtesy pays.....	\$25.00

Checking Accounts

Monthly service fee	N/C
Per check charge	none
Stop payment	\$25.00 each
NSF/Uncollected Funds	\$25.00
Return check deposit.....	\$25.00
ACH Debit Return.....	\$25.00
Copy of Cleared Checks	free
Stop payment series of checks.....	\$25.00

Certificate Accounts

Monthly service fee	none
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Early Withdrawal Penalty:

Less than 2 year term	90 days of interest
Over 2 Year term.....	180 days of interest

Electronic Services/ATM/Debit Card

- Deposits at participating ATM's and services centers are FREE
- Point of Sale Transaction with a debit card (swipe and sign) are FREE
- First six (6) monthly ATM/Debit card transactions (Pin based) are free; each transaction thereafter incurs a fee.
Transactions- withdrawals, balance, transfers.

ATM transaction (each above 6/month)... \$ 1.00

Returned check (ATM deposit)..... \$25.00

Balance Inquiry\$ 1.00

Transfer \$ 1.00

Initial Card NONE

Replacement card\$ 5.00

Monthly service fee NONE

- All Shared Service Center transactions have no fees assessed by UBTFCU
- All Senior Citizen (65+) check orders are FREE (1 free box per order)

Other ATM FEES: When you use an ATM machine not owned by us you may be charged a fee by the ATM operator/owner.

Notice: ATM/Visa Debit/Shared Service Center deposits are not immediately available. Holds on funds may occur. Please call office for more info.

Miscellaneous Fees

for any product

Bond Account	\$100.00 one time
Levy request	\$ 75.00 one time
Loan payment phone request	\$10.00 / N/C w/ PAYNOW

Wire Transfer \$20.00

Overnight Mail Service\$30.00+*
*Depending on location

2nd day mail service \$25.00+
*Depending on location

Certified Mail \$ 9.00+

Return ACH debit /courtesy pays..... \$25.00

Inactive Accounts (monthly)..... \$15.00
Inactive Accounts are classified as accounts with no activity for eighteen months

Notary Fee for members N/C

Third party check (one free per month).....\$ 5.00

Any Incorrect Address ... \$5.00
Any Address location fee..... \$5.00
Any Research Fee/Record Retrieval per hour . \$25.00
(current year's statements no charge)

Internet Home Banking N/C

Internet Bill Pay ... (with activity)..... N/C

Any Paper Statement Fee (monthly/quarterly) \$ 2.00
Any Statement reprint \$ 5.00
Any Account History reprint \$ 5.00