



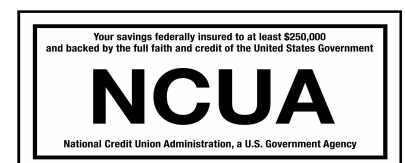
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BUSINESS SERVICES FEE SCHEDULE

Effective Date: 04/27/2009

Fee Description	Business Account Type & Fee			
	Savings	Progress	Advantage	Success
Savings Account Fees				
Main Account Closed, if closed within six (6) months of opening	\$25.00	\$25.00	\$25.00	\$25.00
Verification of Deposit Account (reference) per request	\$5.00	\$5.00	\$5.00	\$5.00
ACH and Checking Account Fees				
Checking Account Maintenance, per Month	No Fee	No Fee	\$15.00 if average daily balance is below \$5,000.00	\$25.00 if average daily balance is below \$50,000.00
Overdraft Transfer per Transfer	\$5.00	\$5.00	\$5.00	\$5.00
NSF per Item	\$30.00	\$30.00	\$30.00	\$30.00
Automatic Redeposit of NSF per Item (with Opt in option)	\$5.00	\$5.00	\$5.00	\$5.00
Returned ACH Debit per Item	\$30.00	\$30.00	\$30.00	\$30.00
Returned Deposit Item (Domestic) per Item	\$15.00	\$15.00	\$15.00	\$15.00
Returned Deposit Item (International) per Item	\$35.00	\$35.00	\$35.00	\$35.00
Stop Payment per Request	\$30.00	\$30.00	\$30.00	\$30.00
Check Printing - Prices may vary depending upon style	N/A	Varies	Varies	Varies
Check Photocopy per Item	\$3.00	\$3.00	\$3.00	\$3.00
Certified Check per Item	N/A	\$5.00	\$5.00	\$5.00
Other Service Fees				
Transaction Fee	\$0.25/transaction in excess of 6 transactions/month	\$0.25/transaction in excess of 200 transactions/month	\$0.20/transaction in excess of 400 transactions/month	\$0.10/transaction in excess of 600 transactions/month
Account Research / Reconciliation per Hour	\$15.00	\$15.00	\$15.00	\$15.00
Duplicate Statement Copy per statement	\$5.00	\$5.00	\$5.00	\$5.00
Legal Processing (attachments, garnishments, tax levies, etc.)	\$50.00	\$50.00	\$50.00	\$50.00
Wire Transfer (Outgoing Domestic) per Transfer	\$15.00	\$15.00	\$15.00	\$15.00
Wire Transfer (Outgoing International) per Transfer	\$30.00	\$30.00	\$30.00	\$30.00
Debit Card Replacement	N/A	\$5.00	\$5.00	\$5.00
Debit Card Issue to new cardholder per card	N/A	\$5.00	\$5.00	\$5.00
Debit Card International Transaction	N/A	1% of Transaction	1% of Transaction	1% of Transaction
PIN Change/Replacement per cardholder	\$3.00	\$3.00	\$3.00	\$3.00
Debit Card Draft Copy	N/A	\$8.00	\$8.00	\$8.00
STAR/Cirrus/Money Station	\$.75 per withdrawal after first six (6) free withdrawals per month*	\$.75 per withdrawal after first six (6) free withdrawals per month*	\$.75 per withdrawal after first six (6) free withdrawals per month*	\$.75 per withdrawal after first six (6) free withdrawals per month*
Plus® System	\$.75 per withdrawal up to six (6) free withdrawals per month, \$1.00 per withdrawal if more than six (6) withdrawals per month*	\$.75 per withdrawal up to six (6) free withdrawals per month, \$1.00 per withdrawal if more than six (6) withdrawals per month*	\$.75 per withdrawal up to six (6) free withdrawals per month, \$1.00 per withdrawal if more than six (6) withdrawals per month*	\$.75 per withdrawal up to six (6) free withdrawals per month, \$1.00 per withdrawal if more than six (6) withdrawals per month*
Excessive Inquiry	\$.25 per inquiry if more than six (6) inquiries per month	\$.25 per inquiry if more than six (6) inquiries per month	\$.25 per inquiry if more than six (6) inquiries per month	\$.25 per inquiry if more than six (6) inquiries per month

Fee Description	Business Account Type & Fee			
	Savings	Progress	Advantage	Success
Other Service Fees (continued)				
Cashier's Check Payable to Second Party per Item	\$3.00	\$3.00	\$3.00	\$3.00
Cashier's Check Reissue	\$7.00	\$7.00	\$7.00	\$7.00
Cashier's Check Photocopy	\$7.00	\$7.00	\$7.00	\$7.00
Tax Payments Federal/State/Local per Payment	\$2.00	\$2.00	\$2.00	\$2.00
Inactive Account, per month, per suffix, on account balances of \$500.00 or less, after 12 months of inactivity on all accounts	\$5.00	\$5.00	\$5.00	\$5.00
Returned Statement for Invalid Address	\$5.00	\$5.00	\$5.00	\$5.00
Western Union Domestic per Transaction	\$16.50	\$16.50	\$16.50	\$16.50
Western Union International - Varies based on amount	Varies	Varies	Varies	Varies
Travelers Cheques	\$1.00 per \$100.00 one (1) signature; \$1.50 per \$100.00 for two (2) signatures	\$1.00 per \$100.00 one (1) signature; \$1.50 per \$100.00 for two (2) signatures	\$1.00 per \$100.00 one (1) signature; \$1.50 per \$100.00 for two (2) signatures	\$1.00 per \$100.00 one (1) signature; \$1.50 per \$100.00 for two (2) signatures
Money Order per Item	\$2.00	\$2.00	\$2.00	\$2.00
Coin & Currency	No Fee	No Fee	No Fee	No Fee
Coin Machine, available at Corporate office only	5%	5%	5%	5%
Non-member Check Cashing - \$5.00 per Item	N/A	N/A	N/A	N/A
eService Fees				
ACH Origination**	\$25.00 per month	\$25.00 per month	\$25.00 per month	\$25.00 per month
Internet Banking	No Fee	No Fee	No Fee	No Fee
Internet Bill Payment	N/A	\$0.50/transaction after first 15 FREE per month	\$0.50/transaction after first 15 FREE per month	\$0.50/transaction after first 15 FREE per month
Night Deposit Fees - available at Corporate, Beavercreek and Kettering offices				
If Credit Union opens bag	No Fee	No Fee	No Fee	No Fee
If Credit Union holds bag for member	No Fee	No Fee	No Fee	No Fee
Replacement Bag	Cost	Cost	Cost	Cost
Lost Key Replacement	\$5.00	\$5.00	\$5.00	\$5.00
EFT Fees				
eCommerce Representative	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month	\$1.00 per inquiry after first six (6) free per month
Safe Deposit Box Fees - Annual Rental Size (tax not included, but charged):				
5 x 1.5 Safe Deposit Box	\$10.00	\$10.00	\$10.00	\$10.00
5 x 2.5 Safe Deposit Box	\$15.00	\$15.00	\$15.00	\$15.00
10 x 3 Safe Deposit Box	\$30.00	\$30.00	\$30.00	\$30.00
10 x 6 Safe Deposit Box	\$50.00	\$50.00	\$50.00	\$50.00
10 x 10 Safe Deposit Box	\$85.00	\$85.00	\$85.00	\$85.00
Change of Locks	\$10.00	\$10.00	\$10.00	\$10.00
Drilling of Boxes	\$100.00	\$100.00	\$100.00	\$100.00
Contents of safe deposit boxes are not insured by NCUA (National Credit Union Administration) nor by Universal 1 Credit Union, Inc.				
The fees appearing in this Schedule will be effective as of the Effective Date printed on Page 1. If you have any questions or require current fee information on your accounts, please call the Credit Union.				



**Additional ACH types - \$15.00 per type per month.

*Some ATM owners may impose surcharge fees - in addition to the usual transaction fees financial institutions charge.

For a list of surcharge-free ATM's, please visit our website at www.universal1cu.org.