

# Schedule of Fees

Effective 5.15.2017

General Account Fees	
Bad Address	\$5.00 per month
Business Checking Bulk Deposits- 30 items or more	\$4.50
Business Checking Cash Service Fee	\$5.00 per order
Business Checking Monthly Service Charge	\$10.00
<i>* Waived if average daily balance is &gt; \$2,500</i>	
Check Copies	\$2.00
Collection Items	Determined by receiving institution
Convenience Pay- Item \$5.00 or less	\$10.00
Convenience Pay- Item \$5.01 or more	\$29.00
Dormant Account under \$300 (inactive 12 months)	\$10.00 per month
Escheatment Fee	up to \$50.00
Monthly Savings Fee	\$5.00
<i>*Applies if 25 or older, total deposits of &lt;\$300 and no loan account</i>	
Monthly Paper Statement Fee (eStatements are free)	\$2.50
<i>*Waived for members under 18 and over 65</i>	
Non-Sufficient Funds (NSF) per item	\$29.00
Overdraft Transfer Fee	\$3.00 per occurrence
Overdraft Transfer from Line of Credit	No Charge
Returned Items	\$29.00
Stop Payment	\$29.00
Temporary Checks (8 checks)	\$1.50
<i>*Free with check reorder</i>	
Uncollected Funds	\$29.00

Services	
Check Cashing for Non-Members	\$5.00 per check
Coin Counter	No Charge
Shared Branch & Non-Members	10% of processed coin
Interim Statement	\$2.00
Levy/Garnishment	\$50.00
Money Orders (Maximum value \$1,000)	\$2.00
Shared Branch Members	\$4.00
Notary Service	No Charge
Shared Branch & Non-Members	\$10.00
Official Checks	\$3.00
Shared Branch Members	\$5.00
Research/Reconciliation Fee	\$20.00/hour
Statement Copy	\$1.25
Visa Cash Advance	No Charge

ATM/Debit	
Transaction at USF FCU or Surcharge-Free Network ATM	No Charge
Transaction at Non-USF FCU/Non-Network ATM	
Withdrawal	\$1.50
Balance Inquiry	\$1.00
Card Replacement/Capture Fee	\$5.00
Expedited Card Delivery Fee	Varies
Foreign Transaction Fee	Up to 1.00% of U.S. transaction amount

Wire Transfers	
Incoming Wires	\$10.00
International Wire Trace	\$25.00
Outgoing Wire Transfer - Domestic	\$20.00
Outgoing Wire Transfer - International	\$60.00

Safe Deposit Box (\$10.00 refundable key deposit on each box)	
3x5	\$30.00 per year
3x10	\$50.00 per year
5x10	\$65.00 per year
10x10	\$90.00 per year
Replacement Key	\$20.00
Late Fee	\$10.00
Drill Fee	\$125.00

Loans *	
Late Payment Fee (auto and personal loans only)	\$30.00
Loan Skip-a-Pay	\$35.00
Returned Loan Payment	\$29.00
Visa Monthly Paper Statement Fee	\$1.25

\*For complete listing of applicable Credit Card fees, please refer to the Credit Card disclosure on our website. Applicable home loan fees will be provided at the time of application.

Federally Insured by NCUA