



**Schedule of Fees and Service Charges**

**Effective February 1, 2020**

<b>Service</b>	<b>Description</b>	<b>Fee</b>
<b>Membership Fees</b>		
Membership Fee	One time, non-refundable fee to maintain lifetime membership	\$1.00
Closed Account Fee	Charged when a new account is closed within 90 days of opening	\$5.00
Inactive Account Fee	After no activity for one year fee is charged every six months	\$5.00
<b>Transaction Services</b>		
Check Copy		\$5.00
Member Privilege Overdraft Protection Fee	Per item fee to access Member Privilege	\$28.00
Excessive Transactions Fee per Reg D.	Fee for exceeding allowable number of transactions per month per excessive in a Savings or Money Market Account	\$28.00
Returned Check Fee	Fee for a dishonored item deposited to a member's account	\$28.00
Returned Payment Fee/NSF/Overdraft	Fee for dishonored check (including electronic returns); Non-Sufficient Funds; Overdrafts	\$28.00
Stop Payment	Fee for one check or check series or one ACH	\$28.00
<b>Transfers to Pay Checks</b>		
Transfer Fee	Transfers that are automatic or are initiated through CU AnyHour+ or TeleAction	\$0.00
Call Center Transfer	Transfers Initiated through Call Center staff	\$2.00
<b>Gold Source Checking</b>		
Minimum Balance Fee	Fee imposed for balances below \$2,000 minimum	\$15.00
ATM Fees	Gold Source Accounts pay no CU fees	\$0.00
<b>Smart Certificates</b>		
	90 days of dividends paid and accrued on the withdrawal for terms of 1 year or less	
	120 days of dividends paid and accrued on the withdrawal for terms of 1 year and up to and including 2 years	
	180 days of dividends paid and accrued on the withdrawal for terms of greater than 2 years and up to and including 3 years	
	360 days of dividends paid and accrued on the withdrawal for terms of greater than 3 years	
<b>ATM Fees</b>		
USSFCU ATMs	This includes Congressional FCU and Certain Network ATMs	\$0.00
Non-USSFCU ATMs	USSFCU fee - ATM operator fee may apply	\$1.00
USSFCU ATMs - Non-USSFCU Cards	Non-USSFCU, WPCFCU or appropriate network Cards at USSFCU Machines	\$3.00
<b>Services</b>		
Address Search	Bad address fee - every 6 months	\$10.00
Cashier's Check	Payee is other than member	\$6.00
Check cashing non-member	Cashing member check by non-member	\$10.00
Expedited/Overnight Delivery	Member request to have items send expedited or over night	\$30.00
Pay by Debit Card	Payment using a non-USSFCU card	\$10.00
Reloadable cards	Separate schedule	Varies
Research	Per hour or fraction	\$30.00
Statement Reprint Request	Per statement	\$5.00
Verification fee	Deposits or Loans - per request	\$25.00
Visa Draft Copy	Copy of merchant draft	\$20.00
<b>Foreign Service/Wire Transfers/Other</b>		
Domestic Wire		\$25.00
Foreign Check Deposit	Canada	\$20.00
Foreign Check Deposit	Other than Canada	\$40.00
Foreign Currency	Foreign Currency	Varies

Service	Description	Fee
<b>Lending Fees and Services</b>		
Attachment, Writ or Levy Fee	Per Attachment, Writ or Levy	\$75.00
Fee for Late Payment by Phone	Electronic payment for delinquent loan(s) using a non-USSFCU account	\$7.00
Home Equity Fees	Pass Through closing fees	Varies
Home Equity Modification Fee		\$250.00
Letter of Credit Fee	Fee to issue performance bond, Minimum \$250.00	1.00%
Lien Registration	Fee to place lien on Vehicles	Varies
Loan Modification Fee	Troubled Debt Restructures Only	\$25.00
Skip a Pay Fee	CU AnyHour	\$25.00
Skip a Pay Fee	In Branch/Phone	\$35.00
Subordination Fee		250.00