



## Fee Schedule

<b>Membership</b>		
Membership	Charged at account opening as administrative fee to establish membership	\$1.00
Closed Account	Charged when an account is closed within 90 days of opening	\$5.00
Inactive Account	Charged after no non-automated member-initiated activity for one year	\$5.00/month
Account Number Change	Charged when member requests an account number change unless due to fraud	\$20.00
<b>ATM</b>		
USSFCU ATM	No charge for USSFCU ATM, Congressional ATM, and certain network ATM	NO FEE
Non-USSFCU ATM	Charged per transaction; ATM operator may assess additional fees	\$1.00
Non-USSFCU cards at USSFCU ATM	Charged per transaction	\$3.00
<b>Account Servicing</b>		
Account Research	Charged per hour or fraction of the hour	\$30.00
Address Search	Charged every six months USSFCU receives notice of an incorrect address from USPS	\$10.00
Attachment, Garnishment, Levy	Charged per order or writ	\$75.00
Cashier's Check	Charged per check, except those made payable to member	\$6.00
Check Copy	Charged for providing copy of paid check	\$5.00
Debit Card International Service Assessment (Foreign Transaction)	Charged for every foreign country/non-US originating transaction, regardless of currency conversion occurring	1% of the transaction
Debit Card Replacement	Charged to replace card unless due to fraud	\$15.00
Deposit Account Verification	Charged per request	\$25.00
Express Delivery	Charged when member requests expedited or overnight delivery	\$30.00
Foreign Check Deposit - Canada	Charged to deposit a check made payable on a Canadian bank	\$20.00
Foreign Check Deposit – Other than Canada	Charged to deposit a check made payable on a foreign bank other than Canada	\$40.00
Foreign Currency	Charged to fulfill foreign currency order	Varies
Foreign Debit Card Cash Advance	Charged to process	\$10.00
Funds Transfers by Phone	Charged when member initiates internal funds transfer through the Call Center	\$2.00
Gold Source Checking Minimum Balance Fee	Charged per month when the account balance dips below \$2,000 for one day or more	\$15.00
Non-Member Check Cashing	Charged for each item presented for payment on a member's account by a non-member	\$10.00
Overdraft/Non-Sufficient Funds	We do not charge for this service	NO FEE
Returned Check	We do not charge for this service	NO FEE
Pay by Debit Card	Charged when member initiates a payment using non-USSFCU debit card – pass thru 3 <sup>rd</sup> party fee	\$15.00
Reloadable Cards	See separate schedule	Varies
Returned Check	We do not charge for this service	NO FEE
Share Certificate Early Withdrawal	<ul style="list-style-type: none"> <li>90 days of dividends paid and accrued on the withdrawal for terms of 1 year or less</li> <li>120 days of dividends paid and accrued on the withdrawal for terms of greater than 1 year and up to and including 2 years</li> <li>180 days of dividends paid and accrued on the withdrawal for terms of greater than 2 years and up to and including 3 years</li> <li>360 days of dividends paid and accrued on the withdrawal for terms of greater than 3 years</li> </ul>	Based on dividends paid and accrued
Statement Copies	Charged per reprint	\$5.00



Stop Payment	Charged for one check or check series or one ACH	\$15.00
Web Bill Pay	We do not charge for this service	NO FEE
Wire Transfer - Domestic	Charged per domestic wire initiated	\$25.00
Wire Transfer - Foreign	Charged per foreign wire initiated	\$40.00
<b>Consumer Lending</b>		
Home Equity Closing	See Closing Disclosure for details	Varies
Home Equity Modification	Charged when Home Equity Loan modified for loss mitigation	\$250.00
Home Equity Recast	Charged when a loan is re-amortized at the member's request	\$25.00
Late Payment – Closed End Consumer Loan)	Charged if payment is not received within 15 days of the payment due date	5.00% of the payment due
Late Payment – HELOC – Classic	Charged if payment is not received by the payment due date	5.00% of the payment due
Late Payment – HELOC SmartLine	Charged if payment is not received within 10 days of the payment due date	5.00% of the payment due
Late Payment – Home Equity (Fixed and Adjustable Rate)	Charged if payment is not received within 15 days of the payment due date	5.00% of the payment due
Late Payment – Personal Line of Credit	Charged if payment is not received by the payment due date	The higher of \$10.00 or 5.00% of the payment due
Lien Registration	Charged to place a lien on a vehicle	Varies
Lien Release/Certificate of Satisfaction	Charged to record the lien release	Varies
Loan Account Verification	Charged per request	\$25.00
Loan Modification	Charged for Troubled Debt Restructures	\$25.00
Loan Subordination	Charged to subordinate a lien on real property	\$500.00
Pay by Phone	Charged when making a payment by phone – pass thru 3 <sup>rd</sup> party fee	\$15.00
Skip A Pay – Online Banking	Charged when member requests to skip a loan payment through Online Banking	\$25.00
Skip A Pay – Branch/Phone	Charged when member requests to skip a loan payment through a Branch or the Contact Center	\$35.00
<b>Visa Credit Cards</b>		
Annual Fee	We do not charge for this service	NO FEE
Balance Transfer	We do not charge for this service - balance transfers are subject to the same variable APR as purchases on the account	NO FEE
Cash Advance	We do not charge for this service - cash advances are subject to the same variable APR as purchases on the account	NO FEE
Credit Card Replacement	Charged for replacement card unless due to fraud	\$15.00
Document copy	Charged for each requested copy of a merchant draft	\$20.00
International Service Assessment (Foreign Transaction)	Charged for every foreign country/non-US originating transaction, regardless of currency conversion occurring	1.00% of the transaction amount
Late Payment	Charged for each payment not made by the due date	\$35.00
Returned Payment	We do not charge for this service	NO FEE