



Schedule of Fees and Service Charges

Effective January 1, 2016

Service	Description	Fee
Membership Fees		
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
Transaction Services		
Certified Check		\$10.00
Check Copy		\$5.00
Member Privilege Fee	Per Item Fee to Access Member Privilege	\$28.00
Returned Check Fee	Fee for exceeding allowable number of drafts in a month per FRB Regulation D	\$28.00
Returned Deposit Item Fee	Fee for a dishonored item deposited to a member's account	\$28.00
Returned Payment Fee	Fee for dishonored check (including electronic returns)	\$28.00
Stop Payment	Fee for one check or check series or one ACH	\$28.00
Transfers to Pay Checks		
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
Cost of Printed Checks		
Check orders	Custom Designs, Additional Boxes - Standard USSFCU Checks - 1 Box Free Per Year	Varies
Gold Source Checking		
Minimum Balance Fee	Fee imposed for balances below \$2,000 minimum	\$15.00
ATM Fees	Gold Source Accounts pay no CU fees	\$0.00
Smart Certificates		
	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 greater than 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	
ATM Fees		
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
Services		
Address Search	Bad address fee - every 6 months	\$10.00
Bond Redemption Fee	Per Coupon	\$5.00
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 NEW	\$10.00 NEW
PIN Reorder	Fee to Order PIN - Free in Branch	\$10.00
Reloadable cards	Separate schedule	Varies
Replacement VISA Card	Replaced for reasons other than fraud	\$10.00
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
Foreign Service/Wire Transfers/Other		
Domestic Wire		\$25.00
Foreign Check Deposit	Canada	\$20.00
Foreign Check Deposit	Other than Canada	\$40.00
Foreign Currency	Foreign Currency	Varies
Foreign Drafts	Per item	\$20.00
Incoming Wire	All Incoming	\$10.00
Web Bill Pay		
Web Bill Pay	Free with e-Notices	\$5.00
Skip A Pay Services		
Skip a Pay fee	CU AnyHour+	\$25.00
Skip a Pay fee	In Branch/Phone	\$35.00
Homebanking		
	Annual Fee for Personal Financial Manager and Account Aggregation	No Charge
	Per Item Fee for Bank to Bank (ACH) Transfer	No Charge