

# Business Fee Schedule



<b>Membership Fee</b>	\$5 one time
<b>Monthly Service Fee</b>	
Active accounts in good standing	No charge
Quarterly charge for accounts (including sub accounts) with no financial activity for one year with balances less than \$50	\$5.00
<b>Share Savings Account</b>	No monthly fee
<b>Money Market Investment Account</b>	
Minimum withdrawal fee (any withdrawal or draft under \$100)	\$20.00
Overdraft fee (Paid NSF) or Returned Item fee (NSF)	\$32.00
Minimum daily balance fee (assessed if balance drops below \$2,500)	\$10.00
Excessive withdrawal fee (charged for each debit or withdrawal in excess of six on any given statement)	\$5.00
<b>Online Banking</b>	
Monthly fee	No charge
Bill Pay (at least one bill sent every two consecutive months)	No charge
Expedited electronic payment fee	\$10 payment
Expedited check payment fee	\$30 per payment
Inactive fee (less than one bill paid in two consecutive months)	\$10.00
Stop payment fee	\$32.00
Stop payment limits (maximum three items per day and five items per month)	
E-statements fee	No charge
Mobile Deposit fee	No charge
Mobile Deposit limits (maximum \$2,000 amount per item and \$3,000 deposit per day)	
<b>CheckMate Card (Debit/ATM Card)</b>	
Monthly fee	None
International Transaction fee	Up to 1%
<b>Card Used at ATM</b>	
UVA Community Credit Union machine transactions	No charge
Each non-UVA Community Credit Union network transaction <sup>1</sup>	\$0.95
Daily ATM withdraw limit	\$405
Daily point-of-sale (POS) withdraw limit	\$3,000
Reissue Card	\$10.00
Reissue Pin	\$5.00
<b>Merchant Transactions</b>	
VISA®	No charge
Cash Advance	No charge
<b>Stop Payment on a Check or ACH</b>	\$32.00
<b>Copy of Canceled Check</b>	\$3.50
<b>Returned Deposit Fee</b>	
Single party item return	\$32.00
Two party item return	\$8.00
<b>Overdraft Fee (Paid NSF) or Returned Item Fee (NSF)</b> (see our Checkline-Overdraft Protection LOC*)	\$32.00
<b>Credit Union Initiated Overdraft Protection Transfer from Savings Account<sup>3</sup></b> (covers an overdraft, limit 6 per month)	\$5.00
<b>Check Printing Charge</b> (depending on style and quantity)	Price varies

<b>Other Services and Fees</b>				
<b>Call 24 Telephone Account Access</b>				No charge
<b>Copy of Statement</b>				\$5.00
<b>Interim History of Account</b>				\$1 per page
<b>Safe Deposit Boxes</b> Pantops, Patton Mansion, and Orange Branches (check each location for sizes and availability)				
3 x 5 = \$25	3 x 10 = \$40	4 x 10 = \$50	5 x 10 = \$55	10 x 10 = \$105
<b>Reconciling Account</b> (other than first month)				\$15 per hour
<b>Account Research</b> (after first hour)				\$15 per hour
<b>Cashier's Check</b>				\$2.50 per check
<b>Counter Checks</b> (package of eight)				\$2.00
<b>Travel EMV Card<sup>2</sup></b>				\$8.50
<b>Pre-Paid Money Card<sup>2</sup></b>				\$8.00
<b>VISA Gift Card Fee</b>				\$3.75
<b>Mortgage Loan Verification Fee</b>				\$10.00
<b>Levy/Garnishment Fee</b>				\$50.00
<b>Foreign Check Fee**</b>				\$20 / transaction
<b>Currency Conversion Fee</b>				\$12.00
<b>Incoming Wire Transfer</b>				No charge
<b>Outgoing Wire Transfer</b>				
Domestic U.S.				\$18.00
International				\$50.00
International (Foreign Currency)				\$40.00
<b>Underwriting Fee</b> (quoted at time of application)				
<b>Loan Extension Request Processing Fee</b>				\$30.00
<b>Incorrect Address Fee</b>				\$5 per month
<b>Rush Order for Delivery of Debit/Credit Card</b>				\$25.00

\***Checkline-Overdraft Protection Line of Credit** - No charge until line is accessed. Subject to interest and credit approval.

\*\* Plus any Pass-through charges from other financial institutions.

<sup>1</sup> Transaction surcharge fee by ATM owner may apply. Members can use their CheckMate debit card surcharge free at any participating CULIANCE Network ATM.

<sup>2</sup> Additional fees may apply, see cardholder agreement for details.

<sup>3</sup> The Credit Union charges a \$5 overdraft transfer fee on automatic transfers from your savings account to cover insufficient funds. In the event an automatic transfer from your savings account occurs, but the amount transferred is insufficient to completely cover an overdraft, this fee will be charged in addition to the overdraft and returned items fee.

Shares in all business deposit accounts will be aggregated and insured against loss up to a total of \$250,000 by the National Credit Union Administration, a US government agency.

Main: 434-964-2001 • Toll-Free: 888-887-9136  
Call 24 Telephone Account Access: 434-964-2050  
3300 Berkmar Drive, Charlottesville, VA 22901

[uvacreditunion.org](http://uvacreditunion.org)



REV 10/2018

FEDERALLY INSURED BY NCUA

# Business Fee Schedule



## BUSINESS SAVINGS

This account is perfect for businesses that are looking for a way to build capital, but do not need check-writing access. Members must maintain an open savings account to utilize other credit union services.

## BUSINESS MONEY MARKET

A savings account that allows your business funds to work for you by paying a higher-than-average rate of return—while still providing you access to your money through check-writing privileges.

	SAVINGS	MONEY MARKET
Membership fee <sup>1</sup>	\$5.00	—
Monthly minimum balance requirement	\$5.00 (pledged share value)	\$5,000.00
Monthly average daily balance requirement	\$0	\$0
Monthly account maintenance fee if balance falls below minimum <sup>2</sup>	No charge	\$12.00
Flat monthly account maintenance fee	No charge	No charge
Minimum deposit to open	\$100.00	\$5,000.00
Dividend bearing	Yes	Yes
Minimum balance to earn dividends <sup>3</sup>	\$300.00	\$5,000.00
Check sorting fee. Only charged if UVA Community Credit Union checks are not grouped separately from other items at the time of transaction.	\$0.75/transaction	\$0.75/transaction
Minimum withdrawals per month	5	6
Excessive withdrawal fee	\$2.50	\$5.00
Minimum withdrawal amount	\$0	\$100
Currency purchase (per Fed strap supplied)	\$1.00	—
Rolled coin purchase (per roll)	\$0.10/roll	—
Online banking	No charge	No charge
Automated telephone account access	No charge	No charge

- One time fee to establish credit union membership
- Other account and transaction-related fees may apply.
- Dividends will be calculated using the daily balances method, which is an application of a daily periodic rate to the full amount of principal in the account each day.

## BUSINESS ECONOMY CHECKING

A dividend earning checking account designed for start-ups and smaller businesses that have lower transaction patterns.

## BUSINESS PLUS CHECKING

A dividend earning checking account for small- to medium-sized businesses.

	ECONOMY	PLUS
Monthly average daily balance requirement	\$0	\$3,000.00
Monthly account maintenance fee if average daily balance falls below minimum <sup>1</sup>	No charge	\$15.00
Minimum to open	\$100.00	\$100.00
Dividend bearing	Yes	Yes
Minimum balance to earn dividends <sup>2</sup>	\$1,000.00	\$3,000.00
Check sorting fee. Only charged if UVA Community Credit Union checks are not grouped separately from other items at the time of transaction.	\$0.75/transaction	\$0.75/transaction
Maximum transactions per month <sup>3</sup>	150	300
Over the limit transaction fee	\$0.25/transaction	\$0.25/transaction
Currency purchase (per Fed strap supplied)	\$1.00	\$1.00
Rolled coin purchase (per roll)	\$0.10/roll	\$0.10/roll
Maximum currency deposits per month	\$5,000.00	\$10,000.00
For each \$1,000 over the currency deposit limit	\$1.20	\$1.20
Rolled coin deposit	10 rolls/mo. free \$0.10/roll thereafter	20 rolls/mo. free \$0.10/roll thereafter
Online banking	No charge	No charge
Online Bill Pay <sup>4</sup>	No charge	No charge
Automated telephone account access	No charge	No charge

- Other account and transaction-related fees may apply.
- Dividends will be calculated using the daily balance method, which is an application of a daily periodic rate to the full amount of principal in the account each day.
- Transactions include deposit tickets, checks paid and deposited checks not drawn on UVA Community Credit Union
- No charge with at least one bill sent every two calendar months, otherwise a \$10.00/month fee applies.
- Subject to application and credit approval.

## BUSINESS ANALYSIS CHECKING

The Business Analysis Checking Account is design for businesses that maintain large balances and conduct numerous transactions. A higher balance pays for your transactions, which can offset monthly maintenance and service fees.

	ANALYSIS
Monthly average daily balance requirement	\$0
Monthly account maintenance fee <sup>1</sup>	\$12.00
Minimum deposit to open	\$100.00
Dividend bearing	—
Earnings credit allowance <sup>2</sup>	Yes
Checks paid	\$0.12 each
Deposit ticket	\$0.25 each
Deposited check drawn on UVA Community Credit Union	No charge
Deposited check from another financial institution	\$0.09 each
Check sorting fee. Only charged if UVA Community Credit Union checks are not grouped separately from other items at the time of transaction.	\$0.75/transaction
Currency purchase (per Fed strap supplied)	\$1.20
Rolled coin purchase	\$0.10 per roll
Rolled coin deposit	10 rolls/month free \$0.10/roll thereafter
Online banking	No charge
Online Bill Pay <sup>3</sup>	No charge
Automated telephone account access	No charge

- No maintenance fee charged during the first month the account is opened.
- Earnings credit rate is based on the average of the weekly auctions of the 91-day Treasury bill during the previous month. The earnings credit will be calculated on the daily collected balance of the account and will be used to offset monthly account maintenance and service fees. Any earnings credit amount which exceeds the amount of fees for the current month will not carry over to subsequent months.
- No charge with at least one bill sent every two calendar months, otherwise a \$10.00/month fee applies.
- Subject to application and credit approval.