

# Personal 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 ( <i>including sub accounts</i> ) 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 ( <i>any withdrawal or draft under \$100</i> )	\$20.00
Overdraft fee (Paid NSF) or Returned Item fee (NSF)	\$32.00
Minimum daily balance fee ( <i>assessed if balance drops below \$2,500</i> )	\$10.00
Excessive withdrawal fee ( <i>charged for each debit or withdrawal in excess of six on any given statement</i> )	\$5.00
<b>Online Banking</b>	
Monthly fee	No charge
Bill Pay	No charge
Expedited electronic payment fee	\$10 payment
Expedited check payment fee	\$30 per payment
Stop payment fee	\$32.00
Stop payment limits ( <i>maximum three items per day and five items per month</i> )	
E-statements fee	No charge
External Transfer fee	No charge
External Transfer limits	
Per transaction	\$2,500.00
Per day	\$2,500.00
Per month	\$10,000.00
Mobile Deposit fee	No charge
Mobile Deposit limits ( <i>maximum \$5,000 deposit per day</i> )	
Person to Person Transfer fee	No charge
Person to Person Transfer limits ( <i>maximum \$1,000 per day, \$2,000 per week, \$8,000 per month</i> )	
<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>Christmas Club Account</b>	
Early withdrawal ( <i>limit two</i> )	\$5.00
<b>IRA Rollover Fee</b> ( <i>applies to transfer of funds from the credit union</i> )	\$25.00

<b>Share Checking Account</b>	No monthly fee
<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> ( <i>see our Checkline-Overdraft Protection LOC*</i> )	\$32.00
<b>Credit Union Initiated Overdraft Protection Transfer from Savings Account</b> <sup>3</sup> ( <i>covers an overdraft, limit 6 per month</i> )	\$5.00
<b>Check Printing Charge</b> ( <i>depending on style and quantity</i> )	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 ( <i>check each location for sizes and availability</i> )	
3 x 5 = \$25	3 x 10 = \$40
4 x 10 = \$50	5 x 10 = \$55
10 x 10 = \$105	
<b>Reconciling Account</b> ( <i>other than first month</i> )	\$15 per hour
<b>Account Research</b> ( <i>after first hour</i> )	\$15 per hour
<b>Cashier's Check</b>	\$2.50 per check
<b>Counter Checks</b> ( <i>package of eight</i> )	\$2.00
<b>Travel EMV Card</b> <sup>2</sup>	\$8.50
<b>Pre-Paid Money Card</b> <sup>2</sup>	\$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 ( <i>Foreign Currency</i> )	\$40.00
<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

\* 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.  
 For business accounts, refer to our Business Fee Schedule.

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**

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**Membership Information:** Membership requires the opening of a Primary Share Savings account in the minimum amount disclosed. The share par value of \$5.00 must be maintained as a minimum balance in the Primary Share Savings account.

**Insurance:** Shares in all individual accounts, including a Money Market Investment account, will be aggregated and insured against loss up to a total of \$250,000 by the National Credit Union Administration, a U.S. Government Agency. If you have an IRA with the credit union, it is separately insured up to \$250,000.

## Share Accounts

**Rate Information:** The Dividend Rate and Annual Percentage Yield on your accounts are attached. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the University of Virginia Community Credit Union's Board of Directors.

**Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period.

**Compounding and Crediting:** Dividends will be compounded and credited as set forth in the Rate and Fee Schedule. The Dividend Period for each account begins on the first calendar day of the period and ends on the last calendar day of the period.

**Accrual of Dividends:** Dividends accrue on the business day that you deposit items, including noncash items (e.g. checks) to your account. 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. Please see accompanying information on availability of funds.

**Balance Information:** The minimum balance required to open each account is set forth in the Rate and Fee Schedule. For accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**Account Limitations:** The account limitations for each account are set forth in the Rate & Fee Schedule. For a Share Savings account in which transfer limitations apply, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. For Share Savings accounts, five (5) withdrawals are allowed per month without an imposed fee (see reverse for Fee Schedule). For Christmas Club accounts, two (2) withdrawals are allowed (see Fee Schedule). A third withdrawal will close a Christmas Club account. For IRA accounts, a 90 day notice is required for withdrawals.

## Money Market Investment Accounts

**Rate and Fee Information:** The Dividend Rate and Annual Percentage Yield (APY) on your accounts are attached. The APY is a percentage rate that reflects the total amount of dividend rate and frequency of compounding for an annual period. The Dividend Rate and APY are variable and are subject to change at any time. For any fees or charges associated with your Money Market Investment account please refer to the fee schedule.

**Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period.

**Compounding and Crediting:** Dividends will be compounded and credited on a monthly basis. The Dividend Period for this account begins on the first calendar day of the period and ends on the last calendar day of the period.

**Accrual of Dividends:** Dividends begin to accrue on the day that you deposit items, including non-cash items such as checks, to your account. 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. Dividends only accrue daily on account balances of \$2,500 or greater.

**Balance Information:** The minimum balance required to open a Money Market Investment account is \$2,500. Upon opening a money market investment account you are required to maintain this minimum balance to accrue daily dividends. In addition, an account, which continuously remains under this \$2,500 minimum for some time, will be subject to closure by the credit union and the funds will be placed into a regular share account.

**Transfers and Withdrawals:** The minimum amount that may be withdrawn is \$100 per transaction. Federal regulations stipulate that no more than six pre-authorized, automatic, or telephonic transactions may be made from this account to another account of yours or to that of a third party in any given month. Of these six transactions, up to three may be made by check or draft to a third party. If you exceed the transfer limitations set forth above in any statement period your account will be subject to a fee and may be closed by the credit union with the funds being placed into a regular share account.

**Other Terms and Conditions:** Shares in your Money Market Investment account may not be pledged as collateral on any loan or used for commercial or business purposes. The use of the Money Market Investment account may be subject to other terms, conditions, or requirements that the credit union establishes from time to time.

## Additional Disclosures for Certificate Accounts

**Rate Information:** The Dividend Rate and Annual Percentage Yield on our website. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. Members may choose to have dividends credited to their account or at maturity.

**Transaction Limitations:** After your account is opened, you may request a withdrawal of funds from your account in any amount as indicated in the Rates & Fees Schedule.

**Maturity:** Your account will mature within the term or at the maturity date set forth above or the maturity date set forth on your Account Receipt or Renewal Notice. At maturity, funds will automatically be renewed under the original account terms and conditions and at the new rate.

**Renewal Policy:** Your account is an automatically renewable account unless indicated upon request before the maturity date.

**Grace Period:** After maturity, your account provides a grace period of seven days within which you may withdraw or transfer account funds without penalty.

## Additional Disclosures for Coverdell Education Savings Account Agreement and Disclosure

A Coverdell Savings account is required to open a Coverdell certificate. All other terms and disclosures for our Coverdell Education Savings Account are contained in the Credit Union's Coverdell Education Savings Account agreement and disclosure statement, which by this reference is incorporated into this account disclosure in its entirety. When you open your Coverdell Education Savings Account, the Credit Union agreement and disclosure statement will be provided to you.

## Additional Disclosures for IRA Agreement and Disclosures

An IRA Savings account is required to open an IRA certificate. All other terms and disclosures for our Individual Retirement Accounts are contained in the Credit Union's Individual Retirement Account agreement and disclosure statement, which by this reference is incorporated into this account disclosure in its entirety. When you open your Individual Retirement Account, the Credit Union agreement and disclosure statement will be provided to you.

## Withdrawal Penalties

**Share and Checking Account:** See Fee Schedule below.

**Certificate Accounts:** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. The penalty for early withdrawal is as follows: 45 day dividend loss if the maturity term is 3 months, 90 day dividend loss if the maturity term is one year or less, 180 day dividend loss if the maturity term is more than one year.

**How the penalty works:** It is calculated as a forfeiture of part of the dividends that would have been or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

**Exception to early withdrawal penalties:** At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the credit union.

**IRA Accounts:** When a 90 day notice is not given, a withdrawal penalty of 90 days dividend earnings will apply. Exceptions to withdrawal penalties include: (1) when an account owner dies or is determined legally incompetent by a court or other body of jurisdiction; (2) any portion which is paid within seven days after establishment; (3) where the account owner attains age 59-1/2 or becomes disabled; or (4) divorce.

## Account Schedule

The rates, fees, and charges applicable to your account at the credit union are provided in this Rate and Fee Schedule. The credit union may offer other rates for these accounts from time to time. Refer to the section of this brochure titled Truth-In-Savings Disclosure for additional information.

	Minimum Deposit to Open	Minimum Daily Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Excessive or Early Withdrawal Penalties**	Fixed or Variable Dividend Rate	Dividend Period Frequency	Compounding & Crediting Frequency***
<b>Share Savings Account</b>	\$30	\$100	–	✓	Variable	Monthly	Quarterly
<b>Share Checking Account</b>	\$50	\$0	–	–	Variable	Monthly	Quarterly
<b>Share Market Investment</b>	\$2,500	\$2,500	✓	✓	Variable	Monthly	Monthly
<b>Christmas Club Account</b>	\$5	\$100	–	✓	Variable	Monthly	Quarterly
<b>Roth &amp; Traditional IRA Share Account</b>	\$100	\$100	–	✓	Variable	Monthly	Quarterly
<b>Coverdell Education Savings Account</b>	\$25	\$25	–	✓	Variable	Monthly	Quarterly
<b>Certificate Accounts***</b>							
3 or 6 month	\$500	\$500	–	✓	Fixed	Monthly	N/A
1, 2, 30 months or 5 year, dividends paid quarterly	\$500	\$500	–	✓	Fixed	Monthly	Quarterly
1, 2, 30 months or 5 year, dividends paid monthly	\$500	\$500	–	✓	Fixed	Monthly	Monthly
<b>IRA Certificate Account</b> 1, 2, 3, 4 or 5 year, dividends paid quarterly	\$500	\$500	–	✓	Fixed	Monthly	Quarterly
<b>Coverdell ESA Certificate Account</b> 1, 2, 3, 4 or 5 year, dividends paid quarterly	\$500	\$500	–	✓	Fixed	Monthly	Quarterly

\* Members may choose to have dividends credited to their account or at maturity. \*\* See above for early withdrawal penalty information.