

# 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 (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 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
<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 (maximum three items per day and five items per month)	
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 (maximum \$5,000 deposit per day)	
Person to Person Transfer fee	No charge
Person to Person Transfer limits (maximum \$1,000 per day, \$2,000 per week, \$8,000 per month)	
<b>Debit/ATM Card</b>	
Monthly fee	None
International Transaction fee	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 <sup>2</sup>	\$405
Daily point-of-sale (POS) withdraw limit	\$3,000
Reissue Card	\$10.00
Reissue Pin	\$5.00
<b>Merchant Transactions</b>	
Cash Advance	No charge
<b>Christmas Club Account</b>	
Early withdrawal (limit two)	\$5.00
<b>IRA Rollover Fee</b> (applies to transfer of funds from the credit union)	\$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> (see our Checkline-Overdraft Protection LOC <sup>3</sup> )	\$32.00
<b>Credit Union Initiated Overdraft Protection Transfer from Savings Account<sup>4</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

Safe Deposit Boxes (Annual fee)  
 Pantops, Patton Mansion, and Orange Branches (check each location for sizes, and availability)

	\$25 (3" x 5")	\$40 (3" x 10")	\$50 (4" x 10")	\$55 (5" x 10")	\$105 (10" x 10")
<b>Reconciling Account</b> (other than first month)	\$15 per hour				
<b>Account Research</b> (after first hour)	\$15 per hour				
<b>Cashier's Checks</b>	\$2.50 per check				
<b>Counter Checks</b> (package of eight)	\$2.00				
<b>Travel EMV Card<sup>5</sup></b>	\$8.50				
<b>Pre-Paid Money Card<sup>5</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<sup>6</sup></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>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>	Up to \$25.00				

<sup>1</sup> Transaction surcharge fee by ATM owner may apply. Members can use their debit card surcharge free at any participating CULIANCE Network ATM.  
<sup>2</sup> The daily ATM withdraw limit has been temporarily increased to \$505 as a member convenience during the COVID-19 pandemic.  
<sup>3</sup> Subject to interest and credit approval.  
<sup>4</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.  
<sup>5</sup> Additional fees may apply, see cardholder agreement for details.  
<sup>6</sup> Plus any pass-through charges from other financial institutions.

For business accounts, refer to our Business Fee Schedule.