

**UNITY CATHOLIC FEDERAL CREDIT UNION
MEMBER FEE SCHEDULE - Effective October 15, 2011**

| | | |
|--|---|----------------------------|
| Membership | | None |
| Early Acct Closure | Within 90 days of opening (except IRA's) | \$25.00 |
| Christmas Club | Early withdrawal | \$10.00 |
| Money Market Excess Withdrawal | More than three (3) in a calendar month | \$10.00/item |
| ACH-Debits Reversed/ Returned | Due To Non-Sufficient Funds (NSF) | \$25.00 |
| | One-Time ACH Origination | \$15.00 |
| | Stop Payment | \$25.00 |
| Non-Sufficient Funds | Due to transfer or ACH origination | \$25.00 |
| ATM/Debit Card | Deposit | None |
| | Transaction | None |
| | Inquiry | None |
| | Alliance One ATM Transactions | None |
| | Money Pass (Excluding Freestanding ATM Machines) | None |
| | Withdrawal That Makes Account Negative | \$25.00 |
| | ATM Empty Envelope | \$25.00 |
| | Chargeback | \$25.00/dispute |
| | Card Replacement | \$15.00 |
| | Rush Card Replacement | \$35.00 |
| Check Cashing | Non Members | \$10.00/check |
| Deposited Item | Returned | \$15.00 |
| Returned Mail | | \$10.00/per item |
| Record Retrieval | Microfilm Or Microfiche Copy Of Draft Or Other Record | \$5.00/per item |
| Statement Copy | | \$5.00/page |
| Travelers Checks | American Express > Age 60 | 1.5% of purchase Waived |
| Counter Check | Payable To Third Party | \$2.00/check |
| | Stop Payment | \$25.00 |
| Money Order | | \$1.50/item |
| Tax levy/ Garnishment/ Litigation | | \$20.00/item |
| | When Involves Court Appearance | \$75.00 |
| Dormant Account | After (3) Years | \$5.00/Month |

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| | | |
|---|---|--------------------|
| Share Draft/ Checking Acct | Account Research Fee | \$20.00/Hour |
| | Check Printing | Actual Cost |
| | Photo Copy | \$5.00/check |
| | Copy of check via Home Banking | None |
| | Non-Sufficient Funds | \$25.00/item |
| | Check Return | \$25.00 |
| | Honor/Courtesy | \$25.00 |
| | Collection Fee- Draft Presented For Collection | \$25.00 |
| | Stop Payment | \$25.00/item |
| | Automatic Share Transfer: Due To NSF- After 3/Month | \$2.00/ transfer |
| Bill Pay | Non-Use For 90 Days | \$5.00/month |
| Escheatment | After (5) years of dormancy – sent to the State of Ohio | \$25.00 |
| Wire Transfer | Outgoing – Domestic | \$15.00/ wire |
| | Incoming – Domestic | \$5.00/wire |
| | Outgoing – Foreign | \$30.00/ wire |
| | Incoming – Foreign | \$15.00/ wire |
| IRA Fees | Annual Fee – IRA Balance <\$10,000. | \$12.00/year |
| | Early IRA Closing Acct Within 12 Mos. Of Opening | \$25.00 |
| Safe Deposit Box | Annual Fee | Varies |
| | Replacement Key | \$15.00 |
| | Drilling | Act Cost + \$25.00 |
| | Late Fee | \$5.00 |
| Loan Fees | Rewrite Due To Canceled Direct Debit | \$25.00 |
| | Coupon Book | \$5.00/year |
| | Late Fee, after 10 day grace period | \$25.00 |
| | Auto Loan Payment Transfer – NSF | \$25.00 |
| HE Loan & HELOC | Title Exam | \$75.00 |
| | Paid in Full within 3 years of origination | \$250.00 |
| | Refi w/in 3 yrs | \$150.00 |
| (Based on loan bal) | Title Insurance | \$4 per \$1,000 |
| 1st Mortgage Loan (Purchase or Refinance) | Through MyCUMortgage Application Fee | \$50.00 |