



Fee Schedule

As of January 1, 2026

Account Fees

Checks.....	Varies depending on style
Check Cashing (no loan and deposit balances <\$300).....	\$5.00
Cashier's Check.....	\$5.00
Cashier's Check - Non-Member.....	\$15.00
Cashier's Check Stop Payment/Reissue.....	\$30.00
Money Order.....	\$5.00
Money Order Reissue.....	\$30.00
"Bank On" Checking	No Monthly Service Fee
Overdraft Transfer (each overdraft from shares).....	\$5.00**
Transfer Account to New Number.....	\$10.00
Non-Sufficient Funds, Item Paid (Courtesy Pay).....	\$14.00***
Non-Sufficient Funds, Item Returned.....	\$14.00**
Returned Deposit Item (3 rd Party/Self to Self).....	\$35.00**
Stop Payment (includes ACH).....	\$30.00
Stop Payment Cancellation.....	\$30.00
Trust Account Conversion.....	\$5.00
Money Market Below Minimum Balance Fee.....	\$10.00 per month
IRA Outgoing Transfer/Rollover.....	\$20.00
IRA Closed Account.....	\$20.00
Dormant Account (balances less than \$10,000)....	\$10.00 per month**
Escheat Notice.....	\$2.00

**Indicates Fees Waived for "Bank On" Checking

***Courtesy Pay Not Available on "Bank On" Checking

***Courtesy Pay (CP) is offered at UNCLE Credit Union's discretion and may not be available even if UNCLE has accommodated member in the past. CP may cover checks, ACH payments and online bill payments. CP is not available for ATM or everyday debit card transaction unless members opt-in. Negative balances must be restored within 10 days. Courtesy Pay is not available if checking account has been open fewer than 30 days, member has had excessive overdrafts, account does not receive regular deposits, or payment of the overdraft would cause negative balance to exceed UNCLE Credit Union's internal limits.

Card/Shared Branching Fees

ATM Point of Sale (Value Checking only).....	\$0.35
ATM Transfer at Non-UNCLE/Non-CO-OP ATM.....	\$2.00
ATM Withdrawal at Non-UNCLE/Non-CO-OP ATM.....	\$2.00
ATM Balance Inquiry at Non-UNCLE/Non-CO-OP	\$2.00
ATM Adjustment from an UNCLE ATM.....	\$5.00
ATM Adjustment from a Non-UNCLE ATM.....	\$5.00 - \$35.00
ATM Empty Envelope at Non-UNCLE ATM.....	\$50.00
Shared Branching Adjustment Fee.....	\$10.00

Safe Deposit Box Fees

Box Size	Annual Rent
3 x 5.....	\$75.00
5 x 5.....	\$100.00
3 x 10.....	\$125.00
5 x 10.....	\$150.00
10x10.....	\$175.00
Lost Key (1 key)	\$50.00
Drill Box (non-payment/2 lost keys)	\$199.00
Late Fee (60 days or greater	\$10.00
Late Fee (90 days or greater	\$25.00

Wire Transfer Fees

Incoming Wire.....	\$15.00
Domestic Outgoing	\$30.00
Foreign Outgoing.....	\$45.00
Amendment or Tracer.....	\$25.00

Miscellaneous Fees

Coin Counting – Member (waived for youth)	6% of coin run
Coin Counting – Non Member.....	10% of coin run
Pay-By-Phone/Web (each transaction).....	\$25.00
Special Cash Order Request (each)	\$10.00
Copy of Statement/Account Printout.....	\$5.00
Copy of Item - Deposit/Tax Forms	\$5.00
Copy of Item - Share Draft (each).....	2 free per month, then \$2.00
Copy of Item – Credit Card Slip	\$35.00
Collection Item – Foreign/Non U.S.....	\$25.00
Collection Item - Check/Special Handling	\$25.00
Bad Address / Locator	\$25.00
Verifications (Account, Credit, Deposit).....	\$10.00
Statement Reconcilement/Account Research	\$25.00 per hour
SSN/TIN Incorrect or Missing.....	\$50.00
Compliance with Legal Orders - Minimum Billing	\$100.00
- Documents (per copy).....	\$0.10
- Mileage, round trip (per mile).....	\$0.20
- Labor (per hour).....	\$24.00
- Appearance at Hearing (per day)	\$50.00
Levy/Garnishment.....	\$100.00