



United Health  
Credit Union

## Fee Schedule

Effective May 1, 2009

### **Main Office**

1860 El Camino Real, Suite 100  
Burlingame, CA 94010-3106

**Phone:** 650-231-1300

**Fax:** 650-231-1310

### **Toll Free:**

888-481-UHCU (8428)

### **Web Site:**

[www.unitedhealthcu.org](http://www.unitedhealthcu.org)

### **24 Hour Account Monitor**

650-231-1300, Option 9



# United Health Credit Union

## FEE SCHEDULE

### MEMBERSHIP FEES AND CHARGES

Lifetime Membership Fee	\$ 1
Monthly Service Charge	FREE

#### FREE SERVICES

Online Branch Access  
Automated Phone Service (Audio)  
Bill Pay  
Direct Deposit  
EStatements  
Payroll Deduction  
Incoming Wire  
Non-photo Debit Card

### GENERAL FEES

Account Reconciliation / Research (per hour)	\$25
Returned Check presented for deposit, cash or payment:	
Check drawn by member	\$25
Check drawn by third party	\$20
Check/electronic withdrawal rejected for insufficient Or uncollected funds	\$25
Overdraft Courtesy Pay for insufficient or uncollected Funds	\$25
Stop Payment (per item)	\$15
Verification of Account Letter	\$10
Cashier's Check / Money Order	\$ 3
Copy of Cleared Cashier's Check / Money Order (per item)	\$ 5
Duplicate Statement/Account Activity Printout	\$ 5
Temporary Checks – supply of 10	\$ 5
VISA Gift Card (per card)	\$ 5
VISA Travel Money Card (per card)	\$ 5
Locator Fee (address change research)	\$ 5
IRA Cancellation Fee Prior to Age 59.5	\$25

### SHARE DRAFT CHECKING ACCOUNT

Renew Checking (1 time processing fee)	\$20
Check copies (per check – 2 free per Statement period) Free through online Branch	\$ 3
Automated transfer of funds to clear overdraft	\$ 3

### WIRE SERVICES

Domestic (per wire)	\$15
International Dollars (per wire)	\$30 U.S.
Foreign currency transfer	\$35
Wire trace fee Incoming	at cost FREE

### ONLINE BANKING SERVICES

Bill payment service	FREE
Copy of bill payment check	\$ 5

### ATM and DEBIT CARD CHARGES

Non-Photo Debit Card	FREE
Photo Card	\$ 5
FREE with direct deposit	
Replacement Card	\$ 5
Pin Reissue	\$ 5

### PRIME 55 ACCOUNTS

The following FREE items are limited to the following quantities:

Box of checks with UHCU design	1 box per year
VISA Gift Cards	3 per month
VISA Travel Money Card	3 per month
Outgoing Wires	2 per month

### OVERDRAFT LINE-OF-CREDIT LOAN DISCLOSURE

Daily Periodic Rate .043836%	Annual Percentage Rate 16%	Loan Late \$200.00
Payment After Advance \$25.00	Due Date 15th Day Each Month	Payment Frequency Monthly

