



Understanding and Avoiding ATM Fees

There are several ways to avoid ATM fees. This flier provides an explanation of the fees and tips on how to avoid them.



Q: What is an ATM fee?

A: There are two types; **usage fees** and **surcharge fees**. A Surcharge Fee is assessed by the ATM owner at the point of the transaction. Usually, this is charged to users that do not bank with the institution that owns the ATM. A Usage Fee is one that a bank/credit union charges its own customers for using other institutions' ATMs. This helps to cover the expenses incurred by the credit union for the transaction.

Q: Does the UICCU charge its members surcharge fees?

A: No.

Q: Does the UICCU charge its members usage fees?

A: Yes, if they use another institution's ATM. There are many ways to avoid this, as highlighted below.

Q: Why would a usage fee be charged?

A: Everytime you use another institution's ATM, your bank/credit union is charged a fee by the ATM owner. Similar to making a long distance call, the cost varies. A usage fee is the way the institution tries to recoup those expenses.

Q: When I'm at the checkout line and I use my PIN to make the purchase, is that like using a non-UICCU ATM?

A: Yes. You should always tell the clerk to run the debit card transaction as a "credit" transaction to avoid a usage fee.

Q: What are Privileged Status ATMs?

A: Privileged Status is a network developed to help community financial institutions like the UICCU provide members with a broad base of surcharge-free ATM locations. By partnering with other institutions, our members can have access to ATMs that would otherwise charge a surcharge fee. They will still be assessed the Usage Fee. You can search for a Privileged Status ATMs on our website (www.uiccu.org).

How to Reduce or Avoid Surcharge Fees

- Look for Privileged Status ATMs or those owned by the UICCU. They are all listed on www.uiccu.org
- Many machines you will find at airports, hotels, or popular travel spots will charge you this fee. You are paying for the convenience of the machine. Before traveling, remember to make your cash withdrawal locally or at a Privileged Status machine.
- Consider our Rewards Checking Account. This account actually refunds the surcharge fees that OTHER banks charge. More information can be found at any UICCU location or at our website.
- If you need to use a machine that charges a fee, take out enough to last a few days. If you make numerous small transactions, you will be charged several times.

How to Reduce or Avoid Usage Fees

- Choose or request "credit" when checking out at retail stores, gas stations, or grocery stores. Everytime you use your PIN, it is processed as a ATM transaction.
- Use UICCU owned ATMs. The UICCU owns more machines in Johnson County than any other financial institution. A list and map can be found at www.uiccu.org.
- If you are a member living outside Johnson County, and thus have a difficult time getting to UICCU owned ATMs, consider our Rewards or Basic Checking Account. You can receive refunds of the ATM usage fee with these type accounts. Basic Checking is only available to members outside Johnson County.
- When traveling, use your UICCU credit card. There are no usage fees and our Visa credit card holders won't even pay interest if it is paid back in full before the 25 day grace period expires.
- Consider our Rewards Checking Account. This account does not charge usage fees provided the four simple qualifiers are met.