

2009

Fee Disclosure

Service fees applicable as of January 1, 2009.

Changes noted in green.

Service Fees (applicable to all accounts)

Account Closing Fee	\$25.00
Deposit accounts closed by the member within 90 days of opening	
ATM usage fee (Non-UICCU ATMs)	\$1.00
(May not apply to Membership, Platinum, Iowa One Faculty, or Rewards Checking if account requirements are met)	
Replacement of ATM or Debit Card.....	\$10.00*
Bank to Bank outgoing monthly transfer (ACH)...	\$5.00
Check Handling Fee (for accounts without sufficient balances)	\$5.00*
ChecksNet (transfer minimum \$100)	\$5.00*
(no fee for Iowa One® Student Checking)	
Cashier's Check.....	\$5.00
Cashier's Check - Prime Club	\$1.00
Collection items.....	\$15.00
Deposit Verification	
Member	\$5.00 plus \$1.00/copy*
Third Party	\$10.00
Dormant (6 months) Savings/Checking	\$5.00/mo.

Empty ATM Deposit Envelope	\$35.00
Fax Services	
Outgoing-First Page.....	\$5.00*
Second Page or More.....	\$2.00/pg.*
Incoming.....	\$1.00/pg.*
Garnishments/Levies.....	\$50.00
Money Orders	\$4.00
Official Checks to Third Party	\$5.00
Overdraft (paid from another deposit account) ..	\$5.00 ea.*
Overdrawn Account Fee (for accounts overdrawn 30 days or more).....	\$25.00/mo.
Photocopy of Check	\$2.00/check*
Photocopying	\$.25/copy
Research Account Information (includes copies of statements or account history of proceeding months)	\$20.00/hr.* plus \$1.00/copy*
Stop Payment	\$25.00*

Live Phone Balance Transfer (non Touchtone Teller)	\$5.00*
Temporary Checks.....	\$.35 ea. or 4 for \$1.25
Traveler's Cheques	\$2.00/\$100.00
Unknown Address.....	\$5.00/mo.
Wire Transfers	
Domestic Outgoing	\$20.00
International Outgoing.....	\$50.00

Overdraft

Overdrafts per year**	Fee per incident
1 to 2	\$19
3 to 10	\$28
11 or more	\$38

*Subject to Iowa Sales Tax.

**Resets each calendar year. Some items may be taxable. Includes overdraft privilege occurrences.