



# Annual Fee Disclosure

# Service fees applicable as of January 1, 2018. New or updated fees are in bold font.

## Service Fees (applicable to all accounts)

AllPoint ATM usage fee (43,000 machines)	Free
ATM Usage Fee (Non-UICCU ATMs)	\$1.75
Automatic Overdraft Transfer Fee	\$5.00***
(From deposit accounts and personal credit lines excluding home equity loans)	
Bill Payer	Free
Collection items	\$15.00
Debit Card Annual Fee	none
Debit card international non-pin transaction fee	1%
<b>Debit Card Replacement Fee</b>	<b>\$10.00*</b>
Deposit Verification	\$10.00
Dormant Checking (6 months)	\$5.00/mo.
Dormant Membership Fee (inactive single service member)	\$25.00*
Escheat Fee	\$50.00
eStatements	FREE
Expedited Payment By Phone	\$20.00*
Garnishments/Levies	\$50.00
Incoming fax	\$1.00/pg.*
IRA external transfer fee	\$25.00
Mobile Banking	Free

Mobile Remote Deposit Capture	Free
Notary Fee (for UICCU members)	Free
Notary Fee (for non-members)	\$5.00
Official Checks to Third Party	\$5.00
Online Banking	Free
Overdraft (Maximum of \$195 per day)	

Overdrafts per year**	Fee per incident
1 to 9	\$29
10 and up	\$34

Overdrawn Account Fee (for accounts overdrawn 30 days or more)	\$25.00/mo.
Paper Statement Fee (checking accounts only)	\$2.00/mo.
Photocopying	\$.25/copy
Photocopy of Check	\$2.00/check*
Research Account Information (includes copies of statements or account history of proceeding months)	\$20.00/hr.* plus \$3.00/statement*
Returned Deposit Item (business accounts)	\$5.00
Returned Item (Check or ACH)	\$25.00

Returned Mail	\$5.00/item
Safe Deposit Box Drilling	Actual Cost
Safe Deposit Box Key Replacement	<b>Actual Cost</b>
Safe Deposit Box	
3x5 Box	\$35.00/year
3x10 Box	\$45.00/year
5x10 Box	\$55.00/year
10x10 Box	\$80.00/year
5x5 Box (Hiawatha only)	\$40.00/year
Stop Payment	\$29.00*
Temporary Checks	4 for \$2.00
Unknown Address	\$5.00/mo.
Wire Transfers	
Domestic Outgoing	\$20.00

\*Subject to Iowa Sales Tax.  
 \*\*Resets each calendar year. Some items may be taxable.  
 Includes overdraft privilege occurrences.  
 \*\*\*Subject to Iowa sales tax. Minimum transfer is \$100.

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