



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
Check Handling Fee (for accounts without sufficient balances)	\$5.00*
Collection items	\$15.00
Debit Card Annual Fee	none
Debit card international non-pin transaction fee	1%
Debit Card Replacement Fee	\$10.00*
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	Actual Cost
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.

**EQUAL HOUSING OPPORTUNITY
 FEDERALLY INSURED BY NCUA**