



# Annual Fee Disclosure

Service fees applicable as of May 15, 2019. Changes are in bold.

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.....	\$6.00***
(From deposit accounts and personal credit lines excluding home equity loans)	
Bill Payer .....	FREE
Collection items.....	\$18.00
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).....	\$7.00/mo.
Dormant Membership Fee (inactive single service member) .....	\$35.00
<b>Early Checking Closure (within 6 months).....</b>	<b>\$25.00</b>
Escheat Fee.....	\$60.00
eStatements .....	FREE
Expedited Payment By Phone .....	\$20.00*
<b>Expedited Payment By Web.....</b>	<b>\$10.00*</b>
Payment by ACH .....	FREE
Garnishments/Levies.....	\$60.00
Incoming fax.....	\$1.00/pg.*
IRA external transfer fee .....	\$28.00
Mobile Banking.....	FREE
Mobile Remote Deposit Capture.....	FREE
Notary Fee (for UICCU members) .....	FREE
Notary Fee (for non-members) .....	\$10.00
Official Checks to Third Party .....	\$7.00
Online Banking .....	Free

Overdraft (maximum of \$195 per day)

Overdrafts per year**	Fee per incident
1 to 6	<b>\$32</b>
7 and up	\$34

Overdrawn Account Fee (for accounts overdrawn 30 days or more).....	\$29.00/mo.
Paper Statement Fee (checking accounts only) .....	\$2.50/mo.
Photocopying.....	\$.25/copy
Photocopy of Check .....	\$2.00/check*
Research Information (includes copies of statements) .....	\$20.00/hr.* plus \$3.00/statement*
<b>Returned Deposit Item .....</b>	<b>\$6.00</b>
Returned Loan Item .....	\$29.00
Returned Mail .....	\$7.00/item
Safe Deposit Box Drilling.....	Actual Cost
Safe Deposit Box Key Replacement.....	Actual Cost
Safe Deposit Box	
3x5 Box.....	\$40.00/year
3x10 Box .....	\$50.00/year
5x10 Box .....	\$60.00/year
10x10 Box .....	\$85.00/year
5x5 Box (Hiawatha only).....	\$45.00/year
Stop Payment .....	\$29.50*
Temporary Checks.....	4 for \$3.00
Unknown Address.....	\$9.00/mo.
Wire Transfers	
Domestic Outgoing.....	\$25.00
<b>Incoming.....</b>	<b>\$5.00</b>

\*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.