

ACCOUNT LIMITATIONS	-	See Kasasa Cash & Kasasa Saver Truth in Savings Disclosure	See Kasasa Cash & Kasasa Saver Truth in Savings Disclosure	-	Maximum of three withdrawals per month	Maximum of three withdrawals per month	PMM - Maximum of 3 withdrawals per month. Rate will be paid on the entire balance. IRA – Dividend withdrawal not allowed until 59 ½	Balance in Holiday Club will be transferred to savings in October unless otherwise specified.	ESA - Funding only allowed through automatic transfers from direct deposits. HSA - You must have a high deductible health plan (HDHP) to qualify. For 2020, the contribution is the lesser amount of the HDHP's deductible and \$3,550 for individuals or \$7,100 for families with a \$1,000 catch up option.
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CERTIFICATE TERMS

	Minimum Opening	Dividends Compounded	Dividends Credited	Dividend Period	Transaction Limitations	Additional Deposit	Dividend Withdrawal	Renewable	Grace Period
Certificates 6, 12, 18, 24, 36, 48, 60	\$500.00	Daily	Monthly	Monthly		Not Allowed	Monthly	Automatic	No
IRA Certificates 6, 12, 18, 24, 36, 48, 60	\$500.00	Daily	Monthly	Monthly	See section 6 above.	Not Allowed	Not allowed until age 59 ½	Automatic	No
Monty Moose Certificates 6, 12, 18, 24, 36, 48, 60	\$250.00	Daiily	Monthly	Monthly		Not Allowed		Automatic	No

Please see below for University Credit Union's fee schedule:

UCU ACCOUNT SERVICES FEES & INFORMATION
Effective February 15, 2020

SAVINGS ACCOUNT FEES	
Early Closure Fee (less than 6 months)	\$5.00
Dormant Account Fee ¹	\$5.00 per month
CHECKING ACCOUNT FEES²	
Electronic Services (eAlerts, eStatements, mobile banking & home banking)	FREE
Bill Payer	FREE
Check deposits over 500 monthly	\$0.50 per item
Check Copy	\$3.00
Check Imaging (online copy of check)	FREE
Check Printing	Prices vary with quantity and design
Check Printing (Achievement Accounts)	One free box per 12 months
Non-Sufficient Funds - Overdrawn	\$30.00 per item
Automatic Transfer to clear from shares - Transfer	\$5.00 per item
Overdraft Privilege – OD Privilege	\$30.00 per item
AUTOMATED CLEARING HOUSE (ACH) FEES	
Non-Sufficient Funds - Overdrawn	\$30.00 per item
ELECTRONIC FUNDS TRANSFER FEES	
ATM Transactions	- FREE unlimited at all UCU and SurF Alliance Network ATMs - All other ATMs, four (4) free withdrawals per month and \$2.00 per transaction thereafter
Non-Sufficient Funds - Overdrawn	\$30.00 per item
ATM/Visa® Check Card Replacement	\$8.00 per card
Credit Card replacement	\$10.00 per card
OTHER SERVICE FEES	
Account Reconciliation and Research	\$35.00 per hour
Account History	\$3.00
Account Transfer by Phone	\$2.00
Copy of Statement	\$3.00
Returned Statement and Notices due to incorrect address	\$5.00
Returned eStatement due to incorrect email address	\$5.00
Non-member check cashing fee	\$5.00
Photo Copy Service	\$.50 per page (free for Achievement Accounts)
Fax Transmittal	\$1.00 per page
Abandoned Property Processing Fee	\$30.00
Loan Payment with a Credit Card over the phone or in lobby	3% of payment amount
Foreign Check Handling Fee (excluding Canadian)	\$15.00
Gift Cards	\$3.50
IRA Closure Fee	\$25.00
Legal Processing Fee for summons, levies and writs	\$50.00
Letter of Verification (first verification fee)	\$5.00
Money Orders	\$3.00
Corporate Checks	\$5.00
Outstanding Corporate Check Fee (6 months+)	\$30.00
Return Check Cashed or Deposited ³	\$15.00
Loan Payment Book Fee	\$10.00
Stop Payment	\$15.00
Account to Account Transfer (External requests through PFM)	\$2.00
Incoming Wire	\$10.00
Wire Transfer Domestic	\$20.00
Wire Transfer Foreign	\$40.00
BUSINESS ACCOUNT FEES	
Business Checks	Price Varies
Merchant Card Processing	Costs Vary Per Business Member
Electronic Services (eAlerts, eStatements, mobile banking & home banking)	FREE

¹Dormant account is an account with no activity for a period of one (1) year. The fee will be assessed in the following order: Club Accounts, Draft Accounts, Prime Share Accounts. Dormant accounts with a \$0 balance will be closed. ² UCU reserves the right to close any checking account after an excess of three (3) returned checks. Checking accounts with no activity for six (6) months will be closed and the balance will be transferred to the member's savings account. ³When you deposit or cash a check that is not paid by the financial institution on which it is drawn.

COMPLAINT RESOLUTION PROCEDURE

If you have a dispute with UCU regarding your account(s), you may contact UCU's complaint representative or department and attempt to resolve the problem directly with UCU. If UCU fails to resolve the problem, write a letter detailing the problem and the resolution you are seeking to: Consumer Outreach Program, Maine Bureau of Financial Institutions, State House Station 36, Augusta, ME 04333-0036
To file a complaint electronically, you may contact The Bureau of Financial Institutions at the following Internet address: www.maine.gov/pfr/financialinstitutions/complaint.htm. The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and will investigate your claim or refer it to the appropriate federal supervisory agency. The Bureau will tell you which agency is handling your complaint. You will be informed of the results of any Bureau of Financial Institutions investigation. **If you have any questions, please contact a UCU Representative at (800) 696-8628.**