

## IMPORTANT NOTICE TO MEMBERS

### **PRIVACY NOTICE**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.ucumaine.com/wp-content/uploads/2017/02/Privacy-Policy.pdf> or we will mail you a free copy upon request if you call us at 800.696.8628.

### **BOARD OF DIRECTORS ELECTION**

The Elections Committee has verified the membership qualifications of the following individuals: Steven Baillargeon, Lucy Harr, and Amy Kearns. Since the number of seats vacated is equal to the number of candidates, distribution of ballots will be eliminated.

Steven Baillargeon currently serves as Board Chair at UCU and provides extensive management experience in the financial services industry, including as a past credit union President/CEO for 20 years. Steve currently works as Vice President of an insurance agency specializing in executive retirement benefits for credit unions. He resides in Otis, ME.

Lucy Harr currently serves as Director on the UCU Board and as a member of the UCU Audit Committee. She is an author, consultant, credit union advocate, and previously held board positions at credit unions in Wisconsin along with past roles at America's Credit Unions (formerly Credit Union National Association). She resides in Lincolnville, ME.

Amy Kearns currently serves as an Advisor on the UCU Board since the 2024 merger with Changing Seasons FCU where she served on its board from 2016 to 2024. Amy has nearly two decades of experience in finance and is currently the Finance Director at a technical consulting firm. She also volunteers with the Institute of Management Accountants and the Maine Discovery Museum. She resides in Brewer, ME.

### **ANNUAL MEETING**

University Credit Union's Annual Meeting will be held at 5:00 p.m. on Wednesday, March 18, 2026 at UCU, 15 Main St, Orono, ME 04473. To register to attend virtually please visit: <https://forms.office.com/r/HZXZWs5Mnm>

### **2026 HOLIDAY CLOSURES**

UCU will be closed on the following holidays in 2026: New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Patriot's Day, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Indigenous Peoples' Day, Veterans Day, Thanksgiving Day and Christmas Day.

### **UCU ANNUAL FINANCIAL AUDIT**

As a financial institution, we are required to have an independent financial statement audit on an annual basis. As part of this audit, our auditor asks that you review your statements as of December 31, 2025, and contact them if the balance on your deposit or loan account is not correct. Our auditor, Wipfli LLP, may be contacted at: 10000 Innovation Drive, Suite 250, Milwaukee, WI 53226 or 414.431.9327. If the statement is correct, no reply is necessary. Please note that this is a routine financial statement audit of University Credit Union only, and is not an audit of any individual member of the credit union.

### **UPDATE CONTACT INFORMATION**

Please take the time to review your address, phone and email information online with UCU, and make any necessary changes. Thank you for your attention to this as we begin to send year-end forms and documents.

### **MEMBERSHIP AGREEMENT INCLUDING FEE SCHEDULE**

UCU's full membership agreement is available upon request by calling 800.696.8628. Attached to this notice is UCU's fee schedule, effective as of February 15, 2026.

### **END OF YEAR DOCUMENTS**

We have provided directions on accessing end of year documents, statements and tax forms on our website. Visit: <https://www.ucumaine.com/blog-access-year-end-docs/>

## UCU ACCOUNT FEE SCHEDULE

Effective 02/15/2026

SAVINGS ACCOUNTS (SHARES)	FEE	HOW TO AVOID THE FEE
Early Closure Fee (less than 6 months)	\$25.00	
Dormant Account Fee*	\$5.00 per month	Maintain an active relationship. Activity is defined as deposits, withdrawals, transfers, and payments. Fee may fully deplete funds in the account and lead to account closure.
CHECKING ACCOUNT (SHARE DRAFTS)	FEE	HOW TO AVOID THE FEE
Electronic Services (eAlerts, eStatements, bill pay and digital banking)	FREE	
Online Check Withdrawal Request	\$5.00	Utilize online bill pay services for free.
Check deposits over 500 monthly	\$0.50 per item	
Check Copy	\$5.00	Print a copy of check from digital banking.
Check Imaging (online copy of check)	FREE	
Check Printing over the counter	\$2.00 per sheet	
Check Ordering (Achievement Accounts one box free per 12 months)	Prices Vary through Harland Clarke	Utilize online bill pay services for free.
Non-Sufficient Funds - Overdrawn	\$28.00 per item	
Overdraft Privilege – OD Privilege	\$28.00 per item	Use digital banking and eAlerts to monitor your account balance and make transfers before making a purchase.
Automatic Transfer to clear from shares - Transfer	\$5.00 per item	
AUTOMATED CLEARING HOUSE (ACH)	FEE	HOW TO AVOID THE FEE
Non-Sufficient Funds - Overdrawn	\$28.00 per item	Use digital banking and eAlerts to monitor your account balance and make transfers before making a purchase.
ELECTRONIC FUNDS TRANSFER	FEE	HOW TO AVOID THE FEE
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	\$28.00	Use digital banking and eAlerts to monitor your account balance and make transfers before making a purchase.
ATM/Visa® Check Card Replacement	\$10.00 per card	
Credit Card replacement	\$10.00 per card	
OTHER CHARGES FOR ALL ACCOUNTS	FEE	HOW TO AVOID THE FEE
Account Reconciliation and Research	\$50.00 per hour	
Account History - Mini Statement (free online)	\$3.00	Use digital banking to review your account.
Copy of Statement	\$5.00 per statement	
Monthly/Quarterly Paper Statements	Free	Enroll in electronic statements through digital banking for quicker access
Returned Statement and Notices due to incorrect address	\$8.00	
Returned eStatement due to incorrect email address	\$8.00	Keep us updated with your current physical and mailing address by contacting us or updating through your digital banking.
Non-member check cashing fee	\$10.00	Become a member!
Photo Copy Service	\$1.00 per page (free for Achievement Accounts)	
Fax Transmittal	\$2.00 per page	
Abandoned Property Processing Fee	\$75.00	Maintain an active relationship. Activity is defined as deposits, withdrawals, transfers, and payments. Fee may fully deplete funds in the account and lead to account closure.
Loan Payment with a Debit Card/ACH	\$10.00 in lobby / \$7.00 online (addtl. \$2 for ACH reoccurring)	Use digital banking to process payments.
ACH Loan Payment Reoccurring Set up over phone or in lobby	\$5.00 one time set up fee	Set up direct deposit
Canadian Check Processing	\$20.00	
Gift Cards	\$3.50	
IRA Closure Fee	\$25.00	
Legal Processing Fee and Levies	\$50.00	
Letter of Verification	\$5.00	
Money Orders	\$3.00	
Corporate Checks	\$5.00	Use bill pay services for free.
Outstanding Corporate Check Fee (6 months+)	\$30.00	
Return Check Cashed or Deposited*	\$20.00	
Loan Payment Book Fee	\$12.00	Use digital banking to process payments.
Stop Payment	\$25.00	
Skip a Loan Payment on eligible loans	\$30.00	
Account to Account Transfer (External requests through digital banking)	\$2.00	
Incoming Wire	\$10.00	
Wire Transfer Domestic	\$30.00	
Wire Transfer Foreign	\$50.00	
Notary Services (Free for members)	\$25.00 per document	Become a member!
BUSINESS ACCOUNTS	FEE	HOW TO AVOID THE FEE
Business Checks	Price Varies	
Merchant Card Processing	Costs Vary Per Business Member	
Electronic Services (bill pay, eAlerts, eStatements, digital banking)	FREE	

\*Dormant 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. 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. When 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/prf/financialinstitutions/complaint.htm](http://www.maine.gov/prf/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.**