



UKFCU Schedule of Fees

Effective Date: 03.02.2026

Fee Description	Fee Charged
Credit Union Membership Share	\$5.00 par value to open and must remain in account
Business Membership Share	\$5.00 par value to open and must remain in account
BlueVantage Checking Account*	\$7.00 per month
Transactional Fees	
Courtesy Pay Fee	\$29.00 per transaction presentment
NSF Fee	\$29.00 per transaction presentment
ACH OD Fee	\$29.00 per transaction presentment
Overdrawn Fee	\$29.00 per transaction presentment
Overdrawn - Unpaid Fee	\$29.00 per transaction presentment
Transfer Fee	\$3.00 per overdraft transfer
Stop Payment Fee	\$29.00 per request
Dormancy Fee	\$5.00 per month per account - After 1 year if balance is less than \$500
Return Item Fee	\$3.00 per item returned "non-member owned accounts" \$10.00 per item returned "member owned accounts at other FI"
VISA Debit Card Fees	
Replacement card fee	\$5.00 per card reissue
Expedited Delivery	\$35.00 per request
VISA International Fee	1% of each transaction in U.S. Dollars
Foreign ATM Fees (non-UKFCU ATM)	No Fee
Services Fees	
Check Orders - Mainstreet	Prices vary depending upon style
Check Image Copy	\$2.00 per image
Account Reconciliation	\$25.00 per hour
Account Research	\$25.00 per hour
Statement Copy	\$2.00 per statement
Cashier Check	\$5.00 per check (Payable to 3rd Party)
Money Order	\$1.00 per check
Coin Machine Counting *Non-member Fee Only*	8% service charge on total transaction *Not available at all branch locations
Non-Member Check Cashing Fee	\$5.00 per check
Escheatment	\$75.00 per account
Garnishment/Tax Levy	\$75.00 per request
International Currency Order	\$32.00 per order
Convenience Fee (ACH/Debit/Credit Card)	\$10.00 per transaction. Limit \$10,000 per day.
Wire Transfer Request: (Incoming/Outgoing)	
Domestic Wire Transfer	\$20.00 per transfer request
International Wire Transfer	\$40.00 per transfer request *Intl Outgoing Commercial Members Only
VISA Credit Card Fees	
Late Fee	See Credit Agreement
Returned Payment Fee	See Credit Agreement
Foreign Transaction Fee - VISA Platinum	1% of each transaction in U.S. dollars
Foreign Transaction Fee - VISA Signature	No fee
Credit Card Replacement Fee	\$5.00 per card
Expedited Delivery	\$35.00 per request
Statement Copy Fee	\$2.00 per request
Additional Loan Fees	
Skip Payment Fee	\$29.00 per payment skipped.
Self-Storage Box *only available at Reynolds Rd Branch	
Box A - 21x10x2.5 in	\$25.00 Annual Fee per box
Box B - 21x10x4.5 in	\$50.00 Annual Fee per box
Box C - 21x10x6.25 in	\$75.00 Annual Fee per box
Box D - 21x10x10 in	\$100.00 Annual Fee per box
Analysis Fee *Commercial Accounts Only	
Rolled Coin	\$0.05 per change roll *Not available at all branch locations



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Basic Business Checking	\$0.25 per transaction over 150. No monthly Maintenance Fee
Business Plus Checking	\$.25 per transaction over 250. \$10.00 monthly maintenance fee unless maintaining a \$5,000 average monthly balance
Business Premium Checking	\$0.15 per transaction. \$20.00 monthly maintenance fee, Earning Credit is credited against fees for balances maintained

*The monthly service charge for Blue Vantage is non-refundable, regardless of account activity or closure date. No portion of the fee will be prorated or returned.