

\$5 Deposit to Prime Share, Business Prime Share, IRA, Coverdell ESA or HSA Prime Share is required for Membership

DESCRIPTION	FEE	ADDITIONAL INFORMATION
Deposit Account Fees		
Unitus Rewards Checking		No monthly service fee; interest-bearing
Personal Free Checking		No monthly service fee
Basic Business Checking		No monthly service fee
Personal Interest Checking	\$7.50 per month	No fee if \$500 minimum daily balance is met; no fee for Optima Checking (for members age 50 or better)
Right Choice Checking	\$5 per month	
Business Interest Checking	\$10 per month	No fee if \$3,000 minimum daily balance is met
Personal Money Market Account	\$5 per month	No fee if average balance is at least \$2,500
Business Money Market Account	\$5 per month	No fee if \$10,000 minimum daily balance is met
Money Market Account Excess Transaction Fee	\$10 per item	Up to six (6) checks per statement cycle
HSA Maintenance Fee	\$2.50 per month	
Fee for Checks Written (Monthly)	Basic Business Checking: First 75 free, 15¢ per additional item Business Interest Checking: First 150 free, 15¢ per additional item	Applies to Business Checking accounts only
Fee for Checks Deposited (Monthly)	Basic Business Checking: First 75 free, 15¢ per additional item Business Interest Checking: First 150 free, 15¢ per additional item	Applies to Business Checking accounts only
Fee for Cash Deposited and/or Purchased - Combined Total (Monthly)	Basic Business Checking: First \$5,000 free, 10¢ per additional \$100 Business Interest Checking: First \$10,000 free, 10¢ per additional \$100	Applies to Business Checking accounts only
Coin Purchased Fee (Monthly)	10¢ per roll	Applies to Business Checking accounts only
NSF (nonsufficient funds)	\$29 per item	Fee applies to all NSF items excluding Bill Payment
Check Protect Fee	\$29 per item	
Inactive Billpay	\$10	This fee is assessed if no bills have been paid within the past 30 days
Bill Payment Stop Payment Fee	\$29 per item	
ATM Withdrawal	\$1 at non-Unitus and non-CO-OP ATMs	Free access to Unitus ATMs and the nationwide network of CO-OP ATMs
ATM Deposit Adjustment	\$15 per reconciliation	
Shared Branch Adjustment	\$11.50 per reconciliation	
Lending Account Fees		
Consumer Loan Modification Fee	\$95	Per occurrence (max 2 per year)
Real Estate Loan Modification Fee	1 st Mortgage Loan \$595, Equity Loan \$295	Per occurrence (max 2 per year); excludes sold loans
Consumer Loan/Credit Card Late Payment	5% of payment due or \$20, whichever is greater	Assessed at 10 days past due (5 days past due for Advance Loans)
Equity Loan Late Payment	5% of payment due or \$20, whichever is greater	Assessed at 10 days past due
CUDL Loan Late Payment	5% of payment due	Assessed at 10 days past due
Business Loan Late Payment	5% of payment due or \$20, whichever is greater	Assessed at 10 days past due
First Mortgage Loan Late Payment	5% of payment due	Assessed at 15 days past due
Home Equity Loan Origination [Finance Charge] <i>Applies to loans originated after 10/23/08</i>	\$295	Assessed at account opening
Home Equity Loan Early Termination Fee <i>Applies to loans originated prior to 10/23/08</i>	\$250	Applies to equity loans terminated within the first 24 months
Real Estate Subordinations	\$95	
Reconveyance Fee	\$80	
Contract Collection Fee	\$3 per transaction	
Credit Over-limit	\$29	
Skip Pay Fee	\$25	Applies to vehicle, bicycle, personal and fixed-rate home equity loans only
Visa Foreign Currency Exchange/Conversion	2% of transaction amount	

Other Service Fees	
Account Reconciliation/Research	\$35 hour
Cashier's Checks	\$2 per check; no fee to Heritage members (membership of 20 years or more)
Cashier's Checks for Non-Members	\$10 per check
Foreign Exchange Service Fee – Canadian	\$5 per check or currency type
Foreign Exchange Service Fee – Non Canadian	\$8 per check or currency type
Collection Item Processing	\$20 per item
Collections – Payment by Phone	\$10 per payment made by phone
Copy of Unitus Corporate Check	\$2.50 per copy
Deposited Item Return Fee	\$8 per item
Inactive Account Fee	\$5 per month after 19 months of inactivity
Wire Transfer – International	\$40 per transfer
Wire Transfer – Domestic	\$15 per transfer
Legal Action Processing Fee (garnishment, levy, etc.)	\$30 per action
Domestic Traveler's Cheques	1% of amount, free for Optima Club members
Traveler's Cheques for Two	2% of amount, up to \$500
Foreign Traveler's Cheques	Call for quote
Gift Cheques	\$2.50 per check
Prepaid Visa Card Purchase Fee	\$5 per card
Prepaid Visa Card Reload Fee	\$1.25 per reload
Stop Payment Request	\$29 per item
Statement Copy	\$2 per copy
Returned Mail Fee	\$11 per item

Safe Deposit Box Fees	
Rental Fee 3 x 5	\$25 per year
Rental Fee 3 x 10	\$40 per year
Rental Fee 4 x 10	\$50 per year
Rental Fee 5 x 10	\$70 per year
Rental Fee 10 x 10	\$100 per year
Drilling Box	Market Cost
Change Locks	Market Cost

The Following Services Are Provided Free Of Charge	
Bill Payment Check Copy Fee	No Fee
Card/PIN Replacement	No Fee
Cashier's Checks	No fee to Heritage Members (membership of 20 years or more)
Copy of Share Draft, Deposit/Withdrawal Item or Receipt	No Fee
Overdraft Transfer Service	No Fee
Wire Transfer - Incoming	No Fee