

University of Louisiana Federal Credit Union Fee Schedule (effective March 1, 2018)

Share and Share Draft Fees

Fee Description	Amount
Share Withdrawal	\$5.00 per withdrawal after 2 per month
Super Saver Withdrawal	\$5.00 per withdrawal after 3 per month
Vacation Club Withdrawal	\$5.00 per withdrawal after 2 per month
Check Cashing	\$5.00 (waived for members that have accounts with balances over \$100.00, loans or checking accounts)
Lucky Lagniappe Savings Account Early Withdrawal	\$10.00 for first withdrawal from account early \$25.00 for second withdrawal from account early
Christmas Club Early Withdrawal	\$25.00 for withdrawing from account early
Tax Levy	\$50.00
Share Draft/Checking Account Monthly Service Fee	\$5.00 per month (waived with \$500 or more average daily balance OR direct deposit monthly)
Order for Personal Check Printing	Prices vary depending on style.
Share Backup Withholding Fee	\$25.00
Telephone Check	\$2.00 per check
Electronic Check Problem	\$20.00 per check
Return Deposit Item	\$5.00 per item
Check History	\$2.00 per printed page (free through Online Banking)
Draft Collection	\$5.00 to \$20.00 per draft
Copy of Cleared Check	\$5.00 per copy
Share Draft Return (NSF)	\$28.00 per check
Daily Negative Balance Fee	\$1.00 per day
Overdraft Privilege	\$28.00 per transaction
Debit Card Fee	\$12.00 annually
Debit Card Dispute	\$10.00 per occurrence for valid charges
Dormant Share Savings Account Fee	\$5.00 per quarter (members ages 18 to 62 with less than \$5,000.00, no activity in 12 months, and no other ULFCU products)
Share Savings Account Early Closure Fee	\$25.00 (if closed within 6 months of opening account)
Account Re-Opening Fee	\$20.00
ACH One Time Set-Up Fee	\$5.00 per set up
Duplicate 1098 and/or 1099	\$2.00
Letter of Credit	\$10.00
Statement Incorrect Address	\$5.00 per month
eStatement Incorrect Email Address	\$5.00 per month

Online Banking Fees (applicable to all accounts)

Fee Description	Amount
Online Banking	Free
Bill Pay	\$10.00 set up fee; No monthly fee
Inactive Bill Pay	\$5.00 per month
Bill Pay Check Copy	\$5.00 per copy

Other

Fee Description	Amount
Loan Payment by Phone	\$7.00 per transaction using a credit card or debit card



Other Service Fees (applicable to all accounts)

Fee Description	Amount
Account Research	\$25.00 per hour
Account Reconciliation	\$25.00 per hour
Statement Copy	\$2.00 per page
Untraceable Accounts	\$50.00 per month after 12 months
Stop Payment	\$28.00 per request
Stop Payment Series of Checks	\$28.00 per request
Temporary/Counter Checks	\$5.00 per 12
Cashier/Credit Union Checks	\$1.00 per check
Reissue Cashier/Credit Union Check	\$10.00 per check
Lost or Stolen Cashier/Credit Union Check	\$28.00 per check
Wire Transfer-Continental U.S.	\$20.00 per transfer
Wire Transfer-International	\$50.00 per transfer
ATM Withdrawal-Foreign (non-MoneyPass® ATMs)	\$1.00 per withdrawal (surcharge free at MoneyPass® ATMs)
ATM Overdraft Privilege	\$28.00 per item
Debit Card Replacement	\$10.00 per replacement card
Debit Card Expedited Shipping	\$50.00 per card plus shipping cost
Debit Card PIN Replacement	No charge
Telephone Banking Withdrawal	No charge
Certified Checks	\$1.50 per check
ACH Electronic Return	\$28.00 per transaction
Pre-authorized EFT NSF	\$28.00 per transaction
Money Orders	\$0.00 - \$249.99 = \$1.50 each \$250.00 - \$499.99 = \$2.00 each \$500.00 - \$749.99 = \$2.50 each \$750.00 - \$1,000.00 = \$3.00 each Money orders over \$1,000 are not available
Share Value	\$5.00 per membership
Membership Fee	\$5.00 per membership
Garnishment	\$50.00
Fax for Member (Personal)	\$1.00 per page

Federal or State Refund Checks

Fee Description	Amount
Federal Refund Check Cashing	1% of value of the check, any amount
State Refund Check Cashing	1% of value of check over \$500.00

Visa Prepaid Gift Cards

Fee Description	Amount
Instant Issued Card	\$5.00 per card
Customer Service Call to Visa	\$4.35 per call (charged by Visa®)
Maintenance Fee	\$2.50 (per month after 12 months; charged by Visa®)
Expedited Shipping for Replacement Card	\$25.00 plus shipping (card must be registered)

