

University of Louisiana Federal Credit Union Fee Schedule (effective May 1, 2020)

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
Louisiana Ring Savings Withdrawal	\$5.00 per withdrawal not intended for ring purchase. Submit Withdrawal Application to request funds.
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)	\$29.00 per check
Daily Negative Balance Fee	\$1.50 per day
Overdraft Privilege	\$29.00 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	Free
Bill Pay Check Copy	Free

Other

Fee Description	Amount
Loan Payment by Phone	\$9.00 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	\$29.00 per request
Stop Payment Series of Checks	\$29.00 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	\$29.00 per item
Debit Card Replacement	\$20.00 per replacement card
Debit Card PIN Replacement	No charge
Telephone Banking Withdrawal	No charge
Certified Checks	\$1.50 per check
ACH Electronic Return	\$29.00 per transaction
Pre-authorized EFT NSF	\$29.00 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

Loan Servicing Fees

Fee Description	Amount
Consumer Loan Application	\$20.00 per application
Mortgage Loan Application	\$200.00 per application
Mortgage Loan Origination Fee	1.50% of the amount of the loan
HELOC Application Fee	\$50.00 per application
Mortgage Loan Credit Report Fee	\$20.00 per credit report
Pay by Phone Fee	\$9.00 per each loan payment
Loan Refinance Fee	\$20.00 per loan
Returned Check Fee	\$29.00 each loan payment reversed due to NSF
Late Fee	5% of the payment amount (minimum of \$25.00)
Skip a Payment Promotion Fee	\$35.00 per loan for monthly payments below \$499.99 \$50.00 per loan for monthly payments \$500.00 or over

Title Processing	\$18.00 per loan
Loan Payment Coupon Book	\$5.00
Loan Changed from Auto-Pay to Coupon Book	\$25.00 for loans less than \$10,000.00 \$50.00 for loans greater than \$10,000.00
Member Loan Modification and/or Extension Fee	\$35.00
Member Loan Extension Fee	\$35.00
Research Loan History	\$15.00 for each year researched

Credit Card Fees

Fee Description	Amount
Cash Advances	Available upon request for ULFCU Credit Cards only
Pay by Phone Fee	\$9.00 per each loan payment
Late Payment Fee	\$25.00
Over the Limit Fee	\$25.00
Expedited Shipping	\$50.00 per card + shipping cost
Card Replacement Fee	\$10.00
Duplicate Credit Card Statement	\$2.00 for first page, \$1.00 per page after the first page
Rush Request for Temporary Credit Card Limit	\$5.00
Letter of Credit	\$10.00
Statement Incorrect Address	\$5.00 per month