

Business Fee Schedule

Effective: August 23, 2024



UVA COMMUNITY
CREDIT UNION

Monthly Service Fee	
Active accounts in good standing	No charge
Share Savings Account	No monthly fee
Money Market Account	
Overdraft fee (Paid NSF) or Returned Item fee (NSF)	\$32.00
Online Banking	
Monthly fee	No charge
Bill Pay (at least one bill sent every two consecutive months)	No charge
Expedited electronic payment fee	\$10.00 payment
Expedited check payment fee	\$30.00 per payment
Inactive fee (less than one bill paid in two consecutive months)	\$10.00
Stop payment fee	\$32.00
Stop payment limits (maximum three items per day and five items per month)	
E-statements fee	No charge
Mobile Deposit fee	No charge
Mobile Deposit limits (maximum \$5,000 deposit per day)	
Debit/ATM Card	
Monthly fee	None
International Transaction fee	1%
Card Used at ATM	
UVA Community Credit Union machine transactions	No charge
Eachnon-UVACommunityCreditUnionnetworktransaction ¹	\$0.95
Daily ATM withdrawal limit	\$505.00
Daily point-of-sale (POS) withdrawal limit	\$5,000.00
Reissue Card	\$10.00
Merchant Transactions	
Cash Advance	No charge
Stop Payment on a Check or ACH	\$32.00
Copy of Canceled Check	\$5.00
Returned Deposit Fee	
Single party item return	\$32.00
Two party item return	\$8.00
Overdraft Fee (Paid NSF) or Returned Item Fee (NSF) (see our Checkline-Overdraft Protection LOC ²)	\$32.00
Credit Union Initiated Overdraft Protection Transfer from Savings Account³ (covers an overdraft)	\$5.00
Check Printing Charge (depending on style and quantity)	Price varies

Merchant Remote Deposit				
Monthly fee (includes equipment/lease)	\$40.00			
Contract Termination	less than 1 year \$40/month fee ⁴			
Wire Transfer				
Online Wire Monthly Fee	\$10.00			
Online Outgoing Wires	\$13.00/per			
Security Soft Tokens Required for Online Wires	No charge			
Outgoing Wire Transfer				
Domestic U.S.	\$20.00			
International	\$50.00			
International (foreign currency)	\$40.00			
ACH Origination				
Original Service	\$25.00/month			
ACH Returns	\$5.00/per			
Security Soft Tokens (required)	No charge			
Other Services and Fees				
Call 24 Telephone Account Access	No charge			
Interim History of Account	\$1.00 per page			
Safe Deposit Boxes (Annual fee) Pantops, Patton Mansion, and Orange Branches (check each location for sizes and availability)				
\$30 (3"x5")	\$50 (3" x 10")	\$60 (4" x10")	\$70 (5" x10")	\$125 (10" x10")
Account Reconciliation (other than first month)		\$30.00 per hour		
Account Research		\$30.00 per hour		
Cashier's Check		\$3.50 per check		
Counter Checks (four checks per page)		\$2.00 per page		
Prepaid Card - Reloadable⁵		\$5.00		
VISA Gift Card Fee		\$5.00		
Mortgage Loan Verification Fee		\$10.00		
Levy/Garnishment Fee		\$75.00		
Foreign Check Fee⁶		\$20.00 per transaction		
Incoming Wire Transfer		No charge		
Underwriting Fee (quoted at time of application)				
Rush Order for Delivery of Debit/Credit Card		Up to \$25.00		

¹ Transaction surcharge fee by ATM owner may apply. Members can use their debit card surcharge free at any participating CULIANCE Network ATM.

² Checkline-Overdraft Protection Line of Credit - No charge until line is accessed. Subject to interest and credit approval.

³ The Credit Union charges a \$5 overdraft transfer fee on automatic transfers from your savings account to cover insufficient funds. In the event an automatic transfer from your savings account occurs, but the amount transferred is insufficient to completely cover an overdraft, this fee will be charged in addition to the overdraft and returned items fee.

⁴ 12 month Merchant Remote Deposit Agreement required.

⁵ Additional fees may apply, see cardholder agreement for details.

⁶ Plus any pass-through charges from other financial institutions.

Shares in all business deposit accounts will be aggregated and insured against loss up to a total of \$250,000 by the National Credit Union Administration, a US government agency.

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BUSINESS SAVINGS

This account is perfect for businesses that are looking for a way to build capital, but do not need check-writing access. Members must maintain an open savings account to utilize other Credit Union Services.

BUSINESS MONEY MARKET

A savings account that allows your business funds to work for you by paying a higher-than-average rate of return—while still providing you access to your money through check-writing privileges.

	SAVINGS	MONEY MARKET
Monthly minimum balance requirement	\$5.00 (pledged share value)	\$0.00
Monthly average daily balance requirement	\$0.00	\$0.00
Monthly account maintenance fee if balance falls below minimum ¹	No charge	No charge
Flat monthly account maintenance fee	No charge	No charge
Minimum deposit to open	\$100.00	\$5.00
Dividend bearing	Yes	Yes
Minimum balance to earn dividends ²	\$300.00	\$0.01
Minimum withdrawal fee (any withdrawal or draft under \$100)	\$0.00	\$0.00
Currency purchase (per Fed strap supplied)	\$1.00	—
Rolled coin purchase (per roll)	\$0.10/roll	—
Online Banking	No charge	No charge
Automated telephone account access	No charge	No charge

BUSINESS ECONOMY CHECKING

A dividend earning checking account designed for start-ups and smaller businesses that have lower transaction patterns.

BUSINESS PLUS CHECKING

A dividend earning checking account for small- to medium-sized businesses.

	ECONOMY ³	PLUS ³
Monthly average daily balance requirement	\$0.00	\$3,000.00
Monthly account maintenance fee if average daily balance falls below minimum ²	No charge	\$15.00
Minimum to open	\$100.00	\$100.00
Dividend bearing	Yes	Yes
Minimum balance to earn dividends ²	\$1,000.00	\$3,000.00
Maximum transactions per month ⁴	150	300
Over the limit transaction fee	\$0.25/transaction	\$0.25/transaction
Currency purchase (per Fed strap supplied)	\$1.00	\$1.00
Rolled coin purchase (per roll)	\$0.10/roll	\$0.10/roll
Maximum currency deposits per month	\$5,000.00	\$10,000.00
For each \$1,000 over the currency deposit limit	\$1.20	\$1.20
Rolled coin deposit	10 rolls/mo. free \$0.10/roll thereafter	20 rolls/mo. free \$0.10/roll thereafter
Online Banking	No charge	No charge
Online Bill Pay ⁵	No charge	No charge
Automated telephone account access	No charge	No charge

BUSINESS ANALYSIS CHECKING

The Business Analysis Checking Account is designed for businesses that maintain large balances and conduct numerous transactions. A higher balance pays for your transactions, which can offset monthly maintenance and service fees.

	ANALYSIS ³
Monthly average daily balance requirement	\$0.00
Monthly account maintenance fee ⁶	\$12.00
Minimum deposit to open	\$100.00
Dividend bearing	—
Earnings credit allowance ⁷	Yes
Checks paid	\$0.12 each
Deposit ticket	\$0.25 each
Deposited checks	\$0.09 each
Currency purchase (per Fed strap supplied)	\$1.20
Rolled coin purchase	\$0.10 per roll
Rolled coin deposit	10 rolls/month free \$0.10/roll thereafter
Online Banking	No charge
Online Bill Pay ⁵	No charge
Automated telephone account access	No charge

- Other account and transaction-related fees may apply.
- Dividends will be calculated using the daily balances method, which is an application of a daily periodic rate to the full amount of principal in the account each day.
- Subject to application and credit approval.
- Transactions included deposit tickets, checks paid, and all deposited checks including those drawn on UVA Community Credit Union.
- No charge with at least one bill sent every two calendar months, otherwise a \$10.00/month fee applies.
- No maintenance fee charged during the first month the account is opened.
- Earnings credit rate is based on the average of the weekly auctions of the 91-day Treasury Bill during the previous month. The earnings credit will be calculated on the daily collected balance of the account and will be used to offset monthly account maintenance and service fees. Any earnings credit amount which exceeds the amount of fees for the current month will not carry over to subsequent months.