



# Fee Schedule **Changes**

Effective January 1, 2016

**United Poles Federal Credit Union** is not for profit, not for charity, but for service. Our purpose is to provide quality financial products and services at fair prices for members while preserving the strength, safety and soundness of the Credit Union.

We have reviewed our fee schedule and have made some changes. These changes are necessary in order to continue to build on a strong membership and protect your investment as a member at **United Poles Federal Credit Union**. If you have any questions about any of these fees, please stop in and ask to speak to a Member Service Representative.

412 New Brunswick Avenue  
Perth Amboy, NJ 08861

1161 W. St. Georges Avenue  
Linden, NJ 07036

**1-800-333-7713**  
**www.UnitedPolesFCU.com**

Basic checking (no minimum required) .....	8.95
Premium checking .....	<b>FREE</b>
Student checking (18-25 YO).....	<b>FREE</b>
Overdraft (per item, per transfer & notification; for excessive overdraft Credit Union reserves the right to close out the personal checking account at its discretion).....	15.00
Non-profit checking .....	<b>FREE</b>
Business checking .....	12.00
Return item (any reason).....	15.00
Stop payment request (per item).....	15.00
Check copy request (per item).....	5.00
3rd and subsequent debit card issued.....	25.00
Telephone transfer.....	<b>FREE</b>
Bill Payer expedited payment fee-- electronic payment.....	8.00
Bill Payer expedited payment fee-- overnight check.....	30.00
Bill Payer Person-to-Person (P2P) payment to email or mobile number via PayPal.....	5.00
Bill Payer Account-to-Account (A2A) payment to US bank account.....	<b>FREE</b>
Account research (per hour of research with one hour minimum).....	35.00
Account balancing assistance (per hour with one hour minimum).....	25.00
Returned unpaid deposited check (per item).....	25.00
Cashier's check stop payment request—after 90 days (per item).....	30.00
Additional account activity printouts (per page).....	3.00
Account closed within 90 days of opening.....	25.00
Domestic outgoing wire.....	30.00
International outgoing wires.....	40.00
Money order.....	2.50
Cashier's check (one per month FREE, for each additional one).....	3.00
Home equity loan (under \$50,000) application fee.....	<b>FREE</b>
Attachment or levy against account.....	30.00
Share balance below \$50.00 annual fee.....	5.00
Notary service (available to members only).....	<b>FREE</b>
Inactive account (account unused for at least 12 months)- quarterly fee.....	25.00
VISA® gift card fee.....	4.00
Club Account early closing or withdrawal fee (per transaction).....	5.00
Transfer from Money Market Account—up to 6 per month.....	<b>FREE</b>
Each over 6 per month.....	5.00
Mortgage closing fee- CU as the settlement agent .....	200.00
Check cashing to non-members—per item .....	10.00
Paper statement fee—members 65 and older and e-statement members exempt .....	5.00
Auto loan documentation fee (to register lien on the title) .....	100.00
Accounts with no SSN—annual .....	50.00