

UFirst Federal Credit Union

Service Fees

Last Updated August 7, 2019

Account Basics

Non-Sufficient Fund (NSF) Item (each)	\$30.00
Courtesy Pay Fee (each)	\$30.00
Non-Sufficient Fund (NSF) Transfer Fee (per item)	\$10.00
Returned Item Fee (Check or ACH) (per item)	\$30.00
Return Deposit Item (per item)	\$25.00
Check Copy (per item)	\$3.00
Statement Copy (per month)	\$5.00
Check withdrawal to non-member (per item)	\$2.00
Check Cashing Fee	\$5.00
Check Cashing Fee (SUNY – Non-member)	1% of Check Total
Check Protest Fee	\$20.00
Certified Check Fee	\$5.00 each
Stop Payments (Checks and ACH)	\$20.00
Stop Payment (Teller check after 90 days only)	\$20.00
Money Market – 3 free monthly withdrawals	\$5.00 after 3 rd withdrawal
Release Stop Payment	\$3.00
Dormant Account Fee	\$5.00 per month after 1 year
Account Closed within 90 Days of Opening	\$15.00
Christmas Club Early Closure Fee	\$20.00
Money Order (per item)	\$1.00
Returned Mail Fee	\$2.00
Execution Notice (per restraint)	\$50.00
Reporting Abandoned Property to NYS	\$10.00

eServices

Online & Mobile Banking Services	FREE
Bill Pay	FREE
Bill Pay (Overnight Fee)	\$14.95
Bill Pay (Same Day Payment)	\$9.95
Popmoney Next Day (up to \$250.00 - \$500.00 max)	\$0.85 - \$1.00
Popmoney 3 Day (up to \$249.99 - \$3,000.00)	\$0.50 - \$1.50

Popmoney Request (up to \$249.99 - \$3,000.00)	\$0.50 - \$1.50
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Card Services

Debit Card Transactions	FREE
Replace Lost (Debit or Credit Card)	\$10.00
VISA Gift Card	\$3.00
VISA Travel Card	\$5.00
VISA Everyday Card	\$2.00

Wire Transfers

Wire Transfer (Incoming)	FREE
Wire Transfer (Outgoing)	\$25.00
International Wire Transfer (Outgoing)	\$35.00
Western Union	\$30.00
Western Union: International under \$500	\$35.00
Western Union: International over \$500	\$25.00 plus 2% of amount wired

Loan Product Fees

Loan Payment Late Fee	\$25.00
Credit Card Payment Late Fee	\$25.00
Mortgage Payment Late Fee	2% of Payment
Mortgage Application Fee	0.1% of Mortgage Loan Amount