



Schedule of Fees

Effective January 1, 2026

Checking & Savings	
Non-1st United and Non-CO-OP Network ATM Transfer, or Withdrawal*	\$2.00
Interest Checking Monthly	\$10.00, waived with minimum daily checking balance of \$1,000
Overdraft Transfer from Regular Savings	\$5.00 per transfer
Courtesy Pay	\$14.00 per transaction paid. Allowable transactions may include checks, ACH debits, online, telephone, over the counter, and for those who have opted-in, ATM and everyday debit card transactions
Non-Sufficient Funds (ACH or Returned Check)	\$14.00
Stop Payment	\$29.00, waived for online requests
Statement Copies Other Than Current	\$5.00 per statement
Undeliverable Statement**	\$5.00, one-time fee
Early Account Closure (within six months)	\$25.00
Savings-Only Account Maintenance	\$5.00 per quarter, waived for members 20 years old and under, new accounts less than 24 months old, accounts with a loan payoff within 24 months, or accounts with \$100 or more at least once during quarter
Business Interest Checking Monthly	\$15.00, waived with minimum daily checking balance of \$1,000
Business Account Check Deposits	Unlimited ATM and mobile deposits, 25 free check deposits per month at the teller counter, \$0.50 per check thereafter
General	
Credit Union Official Check	One free per day with Interest or Rewards Checking, otherwise \$10.00
Official Check Replacement or Reissue	\$25.00
Non-Member Check Cashing	\$10.00
Outgoing Domestic Wire Transfer	\$25.00
ACH Stop Payment or Revoke	\$29.00
Processing of Court Order or Levy	\$100.00
Collection Item	Varies
Account Research	\$25.00 per hour, \$15.00 minimum
Incorrect Taxpayer ID Number provided	\$50.00
Verification of Deposit or Mortgage	\$5.00
Loans and Cards	
Debit Card Replacement	\$5.00 after 3rd replacement in 12 months
Debit or Credit Card Foreign Transaction***	2% of transaction amount in U.S. dollars (USD)
Visa Cash Advance	3% of transaction amount, \$5.00 minimum
Loan Extension or Rewrite	\$75.00
Deed of Trust Subordination Processing	\$250.00
Deed of Trust Reconveyance	\$45.00
Real Estate Document Redraw	\$75.00
Update Existing Payoff Demand	\$10.00
Visa Gift Card Activation	\$3.95
Plastic Card Rush	\$25.00
Loan Document Copies	\$5.00 per loan
Duplicate DMV Documents	\$10.00
Consumer Loan Modification	\$295.00
Home Equity Loan or Line of Credit Modification	\$75.00
1 st Mortgage Loan Modification	0.75% of balance or \$1,000, whichever is higher
Home Equity Loan and Line of Credit Processing	\$125.00 processing fee – limits up to \$250,000; \$1,200 origination fee plus appraisal and title fees – limits over \$400,000

*Multiple actions during a single ATM session are considered separate transactions. A fee may be charged by the ATM owner/network and by 1st United for each. For example, a withdrawal and transfer during a single ATM session may generate fees for each transaction. **If a statement is returned undeliverable, we discontinue sending statements until an updated address is provided. A one-time fee of \$5.00 will be charged. A fee may apply in the event of another undeliverable statement. ***Foreign transactions include those processed by a merchant overseas, even if initiated in the U.S. (ex. Internet transactions).