

# FEE SCHEDULE

## UTILITY DISTRICT CREDIT UNION

Debit/ATM card replacement.....	\$10.00
Membership fee.....	\$5.00
Check printing.....	(varies by style)
Official checks.....	\$3.00
Deposited checks returned unpaid.....	\$30.00
Garnishments/Executions/Levies.....	\$30.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.	
Overdraft (each debit or draft paid).....	\$30.00
Non-sufficient funds item.....	\$30.00
Account activity printout.....	\$1.00
Special statement cutoff.....	\$5.00
Account research.....	\$20.00 hr.
Account balancing assistance.....	\$20.00 hr.
Stop payments - draft.....	\$15.00
Wire transfers (outgoing)	
Domestic.....	\$20.00
Foreign.....	\$30.00
Copy of draft (first two draft copies free).....	\$5.00
2nd Checking account (per month).....	\$6.00
IRA custodial fee (annual).....	\$10.00
Verification of deposit fee.....	\$5.00
Loan payment late fee 10 days after due date.....	\$20.00
Loan cancellation fee.....	\$25.00
Loan refinance fee.....	\$50.00
Monthly fee of account	
with aggregate balance of below \$100.00.....	\$5.00
Regular share account inactivity fee* (annual).....	\$5.00

\* Charged if there is no account activity the previous 12 months, no other account relationship exists.



## PRODUCTS AND SERVICES

Checking Accounts  
Overdraft Protection  
Share Savings Accounts  
Money Market Accounts  
Term Certificates  
Christmas Clubs  
Mortgage Loans  
New & Used Vehicle Loans  
RV Loans  
Motorcycle Loans  
Personal Loans  
Unsecured Line of Credit  
Shared Secured Loans  
ATM/Debit VISA Cards  
Direct Deposit  
Payroll Deduction  
ACH Processing  
Wires  
Postage Stamps  
Gap Insurance  
Check Cashing

375 11th Street  
Oakland, CA 94607

2130 Adeline Street  
Oakland, CA 94607

(510) 287-0465 Tel.  
(510) 287-0528 Fax

### HOURS OF OPERATION

Monday - Friday  
8:30 a.m. - 4:00 p.m.