

Interest Rates and Fees, as of February 1, 2011

Annual Membership Fee	\$5.00
Savings Account Fees	
Savings account opening Regular & Business	\$ 5.00
Savings account opening Youth	\$ 1.00
Minimum balance Regular	\$ 10.00
Monthly fee if balance falls less than \$100 Regular	\$ 3.00**
Monthly fee if balance falls less than \$100 Business	\$ 4.00
Returned check or ACH or Deposited Item	\$ 25.00
Inactive account fee after 2 years	\$ 10.00/month
Closing Account (less than 1 year)	\$ 10.00
Re-Open Closed Account	\$ 25.00
Holiday Club early closing	\$ 5.00
Checking Account Fees	
Monthly fee	\$ 0.00
ATM card (1st replacement/ Additional)	\$ 10.00 / \$10.00
ATM withdrawal fee at non-USFCU ATM	\$ 1.25
Returned check or ACH or Deposited Item	\$ 25.00
Overdraft transfer from savings	\$ 10.00
Stop payment on a check	\$ 20.00
Reg. D Violation Fee	\$ 10.00
Image/Reprint of paid check	\$ 5.00
Account Services	
Verification of deposit	\$ 5.00
Reprint of statement/account history	\$ 5.00
Money Orders up to \$1,000	\$ 2.00 - \$4.00
Reconciliation or Research of account	\$ 25.00 per hour
Stop payment on money order	\$ 15.00
Domestic wire transfer	\$ 25.00
International wire transfer	\$ 40.00
Interest Rates on Loans (APR)	
* As Low as	
Unsecured personal loans	11%*
Credit Cards	8.9%*
Secured Loans	5.25%
Automobile Loans	7%*
Small Business Loans	11%*
Real Estate Loans	Please inquire with staff
Money Now Loans	25%*
Loan Application Fees	
Member	\$ 25.00
Co-signer	\$ 20.00
Money Now Loans	\$ 20.00
Real estate Loan	\$ 350.00
Business Loan \$1000 - \$10,000	\$20.00
\$10,001 - \$50,000	\$100.00
Over \$50K	\$150.00 or 1% of loan amount (whichever is greater)

**Organization Accounts and SAFE accounts: If minimum balance less than \$15

**Opportunity NYC & Safe Start accounts: If minimum balance less than \$25