

You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.

Monthly Fee	Per Purchase	ATM withdrawal	Cash Reload	Overdraft ²
\$0	\$0	\$0 UCCU owned ATM ¹	N/A	N/A
		\$1.50 non-UCCU owned ATM		

ATM Balance Inquiry (UCCU owned or non-UCCU owned)	\$0 or \$1.50
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Customer Service (automated, phone and in-branch)	\$0
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Inactivity ³ (Waived for Members under 26 years of age)	\$5 per month
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The financial institution offering this account charges eleven (11) other types of fees⁴ most of which are unlikely to be incurred in association with this account. Here are some of them:

Insufficient Funds Fee ⁵	\$25.00 per item
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International Transaction Fee	Up to 2% of card transaction amount
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¹UCCU owns and maintains seven (7) free ATMs on UVU campus.

²One-time debit card and ATM transactions exceeding the available account balance will be declined at the point-of-sale/ATM and no fee will be assessed unless previously authorized by account holder. Previously authorized overdrafts result in a \$25 per item fee. UVU Students are eligible for overdraft/insufficient funds fee forgiveness twice (2x) in any given 12 month period upon request.

³Applies only if account holder is 26 years of age or older, the account has no active loans, the aggregate balance of the account is less than \$100.00, and there has been no account activity for 180 days.

⁴Complete details, terms, and conditions for all fees and services associated with this account can be found at <https://www.uccu.com/disclosures>

⁵Applies to checks, Bill Pay, ACH and recurring debit card transactions. May also apply to one-time ATM and debit transactions if previously authorized by account holder. UVU students are eligible for overdraft or insufficient funds fee forgiveness twice (2x) in any given twelve month period upon request. All items are paid at UCCU's discretion, which means that payment is not guaranteed. If a transaction is not authorized it will be declined.

Your money deposited into **UCCU** accounts is insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). This fund is administered by the National Credit Union Administration (**NCUA**).