



UNITED POLICE FEDERAL CREDIT UNION

"Member Value at Its Best"

REGULAR SHARE / BUSINESS SHARE

Minimum balance to maintain an account \$25.00

Share Only Relationship Fee (if average monthly balance in account is below \$100)	\$25.00
Account closed within 90 days of opening	\$25.00

HOLIDAY AND VACATION CLUB SAVINGS

Early withdrawal	\$20.00
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MANAGED FUND SAVINGS

Minimum balance to earn dividends \$5,000.00

Unlimited withdrawals	Free
Under-minimum balance requirement - each occurrence	\$25.00
Account closed within 90 days of opening	\$25.00

PREMIER MANAGED FUND SAVINGS

Minimum balance to earn dividends \$50,000.00

Unlimited withdrawals	Free
Under-minimum balance requirement - each occurrence	\$25.00
Account closed within 90 days of opening	\$25.00

FREEDOM CHECKING

No minimum balance requirement

Unlimited check writing and /or deposit access	Free
Unlimited withdrawals	Free

MANAGED FUND CHECKING

Minimum balance to earn dividends \$5,000.00

Unlimited check writing and/or deposit access	Free
Unlimited withdrawals	Free

PREMIER MANAGED FUND CHECKING

Minimum balance to earn dividends \$50,000.00

Unlimited check writing and/or deposit access	Free
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BUSINESS CHECKING

Minimum balance to earn dividends \$1,000.00

Unlimited check writing and/or deposit access	Free
Under minimum balance requirement	\$10.00 monthly

ALL CHECKING ACCOUNT FEES

(Freedom, Premier, Managed Fund)

Non-sufficient funds charge	\$39.00 per item
Uncollected funds charge	\$39.00 per item
Courtesy Pay charge due to NSF/Uncollected funds	\$39.00 per item
Collection items (NSF and Uncollected)	\$39.00 per item
Incoming Collection Fee	\$39.00 per item
Stop Payment fee	\$39.00 per item
Stop Payment for range of checks (per book)	\$50.00 per item
Overdraft protection from Primary shares account (maximum six (6) per month)	Free
Regulation D /Excessive Fee (maximum six (6) per month)	\$39.00 per item
ATM withdrawal, balance inquiry of Point of Sale (POS)	Free
Issue of first ATM card with pin number	Free
Issue of first Debit/Check Card (per card)	Free
Replacement of ATM and/or Debit Card	\$20.00 per item
Rush Debit/ATM Card Order	\$50.00 per item

OTHER SERVICES AND FEES

Money Order (\$1,000 maximum for each)	\$2.00 per item
Cashier's Check fee	\$5.00 per item
Cashier's Check Exchange fee	\$35.00 per item
Notary Service	Free
Returned checks - deposited or cashed	\$35.00 per item
Bill Pay NSF fee	\$35.00 per item
Dormant Account fees (1-6 months)	\$5.00 per month
Dormant Account fees (7-60 months)	\$25.00 per month
Return mail fee (per month)	\$10.00 per item
Statement copy	\$5.00 each
History of account fee	\$5.00 each
Faxing of documents	\$3.00 per page
Negative Share re-activation fee	\$35.00 per item
Verification of Deposit	\$25.00 per item
Research fee (per hour)	\$35.00 per item
Copy of processed checks	\$5.00 each
Copies of other credit union documents	\$1.00 per page
Check Cashing Fee for Non-Members with City of Miami Checks ONLY	\$39.00 per item
Check Cashing Fee for Members with Off Duty Checks (\$999.99 maximum)	\$10.00 each
(\$1,000 over)	\$15.00 each
Wire received (incoming)	\$10.00 per item
Domestic Wires (outgoing)	\$25.00 per item
International Wires	\$50.00 per item
Garnishment/Levy/other legal processes	\$150.00 each
Coins Processing Fee	5% of deposit or exchange
Checks (Temporary)	\$4.00 per page

Effective July 1, 2020