



FEDERAL CREDIT UNION
PO Box 9001
Coppell, TX 75019

Member Statement

Questions?

- Member Service Center: (888) 982-1400
- Make payments by mail at
PO Box 125, St Joseph MI 49085
- Or online at UnitedFCU.com/payments

MOMS CLUB
PO BOX 353
ST JOSEPH MI 49085

Member Number: 870223083
Statement Date: 06/01/22 - 06/30/22
Page: 1 of 5



Get \$50/\$50

When your referred friend or family member opens a United checking account and meets the required qualifications, you both can be rewarded with a \$50 Visa® Reward Card. Call (615) 490-3293, visit UnitedFCU.com/refer or visit your local branch to view the full terms and conditions and start your referral today!

insured by NCUA

Account Summary

Account	Account Number	Balance	YTD Dividend	YTD Interest Charge
BUSINESS MEMBERSHIP	91363156329	\$5.00	\$0.00	
BUSINESS	571802635219	\$634.58	\$0.00	
Totals			\$0.00	\$0.00

For CardPerks Balance, please login to online banking.

Savings

Posted Date	Effective Date	Transaction Description	Amount	Balance
BUSINESS MEMBERSHIP ACCOUNT 91363156329				
06/01		Previous Balance		\$5.00
06/30		Closing date ... Ending Balance		\$5.00
Annual Percentage Yield Earned: 0.00%				

Fee Summary

Fee Type	Fee Amount This Period	Year To Date
Overdraft Fees	\$0.00	\$0.00
Non-sufficient Funds Fees	\$0.00	\$0.00

Checking

Posted Date	Effective Date	Transaction Description	Amount	Balance
BUSINESS ACCOUNT 571802635219				
06/01		Previous Balance		\$1,010.00
06/03		Point Of Sale Withdrawal AMAZON.COM SEATTLE WAUS	-\$74.03	\$935.97
06/09		Point Of Sale Withdrawal MARTIN'S SUPER MARKSTEVENSVILLE MIUS	-\$16.97	\$919.00

Checking, cont.

Posted Date	Effective Date	Transaction Description	Amount	Balance
BUSINESS				
ACCOUNT 571802635219, cont.				
06/15		Point Of Sale Withdrawal MEIJER # 041	-\$17.97	\$901.03
		877-363-4537 MIUS		
06/17		External Deposit VENMO - CASHOUT	\$90.00	\$991.03
06/18		Point Of Sale Withdrawal	-\$1.92	\$989.11
		MUNICIPALPAY*SERVIC888-385-2425 GAUS		
06/18		Point Of Sale Withdrawal CITY OF ST. JOSEPH	-\$62.08	\$927.03
		269-983-4731 MIUS		
06/22		Over Counter Check 235	-\$34.45	\$892.58
06/22		Deposit	\$70.00	\$962.58
06/23		Check 234	-\$100.00	\$862.58
06/25		Point Of Sale Withdrawal USPS PO 2583500185	-\$58.00	\$804.58
		SAINT JOSEPH MIUS		
06/27		External Deposit VENMO - CASHOUT	\$30.00	\$834.58
06/30		Check 236	-\$200.00	\$634.58
06/30		Closing date ... Ending Balance		\$634.58
Annual Percentage Yield Earned: 0.00%				

Checks Cleared At a Glance

Check#	Date	Amount	Check#	Date	Amount	Check#	Date	Amount
234	06/23	\$100.00	235	06/22	\$34.45	236	06/30	\$200.00

*Indicates a break in check sequence

@ Check converted to electronic (ACH) item

Deposits At a Glance

Date	Amount	Date	Amount	Date	Amount
06/17	\$90.00	06/22	\$70.00	06/27	\$30.00

Fee Summary

Fee Type	Fee Amount This Period	Year To Date
Overdraft Fees	\$0.00	\$0.00
Non-sufficient Funds Fees	\$0.00	\$0.00

fee schedule

effective April 1, 2022

One of the many benefits of joining United Federal Credit Union is taking advantage of low- or no-cost services and though all fees cannot be eliminated or reduced annually, we always have you in mind. We're Members too! Please take a look below at our most up-to-date fee schedule and contact a Member Service Advisor with any questions at (888) 982-1400.

savings account

Membership Savings Account

No monthly service charge with \$300 minimum daily balance or when you have other account relationships with the credit union. Holiday Club, IRA Money Market, Achiever Savings and other Membership Savings accounts are not recognized as another account relationship.

- \$3.00/month if none of the above criteria are met.

Platinum Plus Checking

No monthly service charge with \$1,000 minimum daily balance, an active consumer or mortgage loan or \$5,000 in combined balances of any savings, checking or money market accounts.

- \$10.00/month if none of the above criteria are met.

eCash

No monthly service charge when the Tax Select Owner* is also the Tax Select Owner* of an open and active Ultra Checking, Rewards Checking or Platinum Plus Checking account or an owner is under the age of 26.

- \$5.00/month if none of the above criteria are met.

checking services

Stop Payment (any type)	\$30.00
Check Copies - Staff Assisted	\$5.00
Returned Deposit Items	\$15.00
Non-Sufficient Funds Items (any type)	No fee
Courtesy Pay Fee	\$20.00
Overdraft Protection - Savings or Line of Credit Transfer	No fee

debit and credit card services

ATM Overdraft	\$20.00
Activity at Non-United ATMs (Foreign surcharge may apply)	
• More than 5 per month	\$2.00
• ATM Balance Inquiry	\$2.00
Rush Card Order	
• Domestic	\$35.00
• International	at cost
Visa Late Payment Fee (first occurrence)	\$29.00
• Subsequent occurrences within 6 months	\$40.00
Visa Returned Payment Fee	\$35.00
International Service Assessment (Debit Only)	1%

bill pay

Expedited Payment - Electronic	\$9.95
Expedited Payment - Overnight Check	\$24.95
Year-End Compact Disc (CD)	\$24.95
Compact Disc (CD) Shipping & Handling	\$1.95

convenience services

Corporate Check	\$5.00
Charged when payable to 3rd party	
Skip-a-Payment	\$40.00/loan
Counter Checks (minimum 4 checks)	\$0.75
Account Closing (within first 90 days)	\$25.00
Does not apply to Youth Savings accounts	
Property Tax Savings Excessive Withdrawal	\$0.50
For withdrawals in excess of 4 per month	
Domestic Wire Transfer	\$25.00
International Wire Transfer	\$45.00

safe deposit boxes sizes and availability may vary by branch

Lock Drilling/ Lost Key	\$200.00
Safe Deposit Box Options	
• 3"x5"	\$30.00/year
• 4"x5"	\$35.00/year
• 5"x5"	\$40.00/year
• 3"x10"	\$45.00/year
• 5"x10"	\$60.00/year
• 10"x10"	\$90.00/year
• 10"x11"	\$100.00/year
• 24"x36"	\$360.00/year

other services

Tax Levy/Garnishment	\$100.00
Research Services	\$25.00/hour
ACH or other returned items	No fee
Returned Mail	\$10.00
Verification of Funds	\$25.00
United Originated ACH Transactions	
• One-time transfer fee	\$15.00
Loan Modification Fee	\$50.00
Escheatment Fee	\$50.00
Account Inactivity Fee	\$7.00
Foreign Collection	\$40.00
Overnight Letter (UPS Actual Cost)	\$15.00 min
Subpoena Info Request	\$50.00/hour

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Insured by NCUA. Equal Opportunity Lender. Equal Housing Lender. This Fee Schedule is a part of your account agreement with United Federal Credit Union.
*Tax Select Owner is the owner of this account who will receive the tax statement when applicable standards for tax reporting are met.

business fee schedule

effective April 1, 2022

accounts

Business Membership Savings Account

No monthly service charge with a minimum average daily balance of \$300 or when you have other account relationships with United.

- \$3.00/month if none of the above criteria are met

Business Checking

- No monthly service charge
- 200 deposited checks and/or debit transactions (total) free per month
- \$0.35 for each additional transaction

Business Growth Account

No monthly service charge with a \$10,000 minimum average daily balance.

- \$25.00/month if balance falls below \$10,000
- 1,000 deposited checks and/or debit transactions (total) free per month
- \$0.35 for each additional debit transaction

convenience services

Corporate Check (Foreign institution surcharge may apply)	\$5.00
Counter Checks (minimum 4 checks)	\$0.75
Account Closing (within first 90 days)	\$25.00
Domestic Wire Transfer	\$25.00
International Wire Transfer	\$45.00

treasury management services

Business Online Banking

• Basic Online Banking	No fee
• Payroll Direct Deposit	\$10.00/month
• Payroll Items	No fee
• Full ACH Services	\$20.00/month
• ACH credit and debit items	No fee
• Per User Fee	No fee
ACH Reversals - Self-Serve	No fee
ACH Reversals - Staff Assisted	\$5.00/item, \$50.00 max

Business Remote Deposit

Scanner Service (each scanner)	\$30.00/month
Deposited Items	No fee

Mobile Deposit

Business Checking	No fee
Business Growth Checking	No fee

bill pay

Expedited Payment - Electronic	\$9.95
Expedited Payment - Overnight Check	\$24.95
Year End Compact Disc (CD)	\$24.95
Compact Disc (CD) Shipping & Handling	\$1.95

checking services

Stop Payment (any type)	\$30.00
Check Copies - Staff Assisted	\$5.00
Returned Deposit Items	\$15.00
Non-Sufficient Funds Items (any type)	No fee
Courtesy Pay Fee	\$20.00
Overdraft Protection	No fee
Savings or Line of Credit Transfer Sweep Services	\$9.00/month

debit and credit card services

Replacement for Damaged or Lost Card	\$10.00
ATM Overdraft	\$20.00/ transaction
International Service Assessment (Debit Only)	1%
Visa Late Payment Fee (first occurrence)	\$29.00
• Subsequent occurrences within 6 months	\$40.00
Visa Returned Payment Fee	\$35.00
Commercial Credit Card Annual Fee	\$50.00

Activity at Non-United ATMs (Foreign institution surcharge may apply)

• More than 5 per month	\$2.00
• ATM Balance Inquiry	\$2.00

Rush Card Order

• Domestic	\$35.00
• International	at cost

other services

Tax Levy/Garnishment	\$100.00
Research Services	\$25.00/hour
ACH or other returned items	No fee
Returned Mail	\$10.00
Verification of Funds	\$25.00
United Originated ACH Transactions	
• One-time transfer fee	\$15.00
Collection Item	\$25.00
Escheatment Fee	\$50.00
Account Inactivity Fee	\$7.00
United Originated Emergency Payroll Request	\$150.00
Foreign Collection	\$40.00
Overnight Letter (UPS actual cost)	\$15.00/min
Subpoena Info Request	\$50.00/hour
Money Service Business	\$200.00/month
Check Images	\$15.00/month

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Insured by NCUA. Equal Opportunity Lender. Equal Housing Lender. This Fee Schedule is a part of your account agreement with United Federal Credit Union.

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In case of errors or questions about your electronic transfers, telephone us at 269-982-1400 or write to us at PO Box 125, St. Joseph, MI 49085 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Tell us the dollar amount of the suspected error.
3. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

PERIODIC STATEMENT DISCLOSURES FOR
OPEN-END LOANS. EACH LOAN MARKED * IS
OPEN-END.

HOW WE DETERMINE THE BALANCE ON WHICH YOUR PERIODIC FINANCE CHARGE is computed: We will figure the periodic FINANCE CHARGE on your account by applying the periodic rate to the unpaid balance of your account. To get the unpaid balance we will take the ending balance of your account each day, after adding any new advances or purchases and subtracting any payments or credits. This gives us the unpaid balance.

In case of errors or inquiries about your statement of loan account(s):

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at PO Box 125, St. Joseph, MI 49085 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

1. Tell us your name and account number.
2. Tell us the dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating but you are still obligated to pay the parts of your outstanding balance that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



United
FEDERAL CREDIT UNION

Addendum to Important Account Information for Our Business Members Rev. 5/21

This update to the Arbitration and Class Action Waiver provision is effective on July 1, 2022, unless you opt out in accordance with the opt out provision within the specified timeframe.

THIS UPDATE APPLIES TO ALL CLAIMS THAT ARE FILED OR INITIATED AFTER THE EFFECTIVE DATE, EVEN IF THE CLAIM ARISES OUT OF, AFFECTS, OR RELATES TO CONDUCT THAT OCCURRED PRIOR TO THE EFFECTIVE DATE.

In the **TERMS AND CONDITIONS OF YOUR ACCOUNT**, in the **ARBITRATION AND CLASS ACTION WAIVER RULES** section, directly above the subsection with the heading **Arbitration Procedures**, the following language is added on page 9:

1. Notice of Dispute Required. Before making any claim for damages against us in court or arbitration as provided for under this agreement, you agree to first send us written notice of your claim or dispute. Your notice should be sent to the following address:

UNITED FEDERAL CREDIT UNION
ATTN: LEGAL DISPUTE PROCESSING
P.O. BOX 125
ST. JOSEPH, MI 49085

Your notice to us should include the following:

- (1) Your name and account number (if any).
- (2) Describe your claim or dispute, and explain as clearly as you can why you believe you are entitled to damages.
- (3) Tell us the dollar amount of your alleged damages.
- (4) Tell us your desired resolution to your claim or dispute.

You agree we have thirty (30) days from the date we actually receive your notice to review your claim or dispute, during which time each of us agrees to make a good faith effort to resolve such claim or dispute. This thirty (30) day period will apply to each claim or dispute you notify us of. If your claim or dispute is not resolved to your satisfaction after thirty (30) days, you may make your claim in arbitration (subject to exclusions), as provided below.

and the subsequent subsections of the **ARBITRATION AND CLASS ACTION WAIVER RULES** section are renumbered accordingly.