



FEDERAL CREDIT UNION

PO Box 125
St. Joseph, MI 49085

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: 06/01/23 - 06/30/23
Page: 1 of 5



Share Certificates

Elevate Money Market

Ultra Checking

Whether it's putting money away for a rainy day, investing in a longer-term savings option, or maximizing your checking balance, United can help. Stop by and see us, call (888) 982-1400, or visit UnitedFCU.com/save-more.

Insured by NCUA.

Account Summary

Account	Account Number	Balance	YTD Dividend	YTD Interest Charge
BUSINESS MEMBERSHIP	91363156329	\$5.00	\$0.00	
BUSINESS	571802635219	\$1,057.47	\$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		\$957.47
06/01		External Deposit VENMO - CASHOUT	\$30.00	\$987.47
06/08		Check 238	-\$50.00	\$937.47
06/28		External Deposit VENMO - CASHOUT	\$120.00	\$1,057.47

Checking, cont.

Posted Date	Effective Date	Transaction Description	Amount	Balance
BUSINESS				
06/30		ACCOUNT 571802635219, cont.		
		Closing date ... Ending Balance		\$1,057.47
		Annual Percentage Yield Earned: 0.00%		

Checks Cleared At a Glance

Check#	Date	Amount	Check#	Date	Amount	Check#	Date	Amount
238	06/08	\$50.00						

*Indicates a break in check sequence

@ Check converted to electronic (ACH) item

Deposits At a Glance

Date	Amount	Date	Amount	Date	Amount
06/01	\$30.00	06/28	\$120.00		

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

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.



fee schedule

effective September 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, 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 Reported Owner* is also the Tax Reported 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 Charged when payable to 3rd party	\$5.00
Skip-a-Payment	\$40.00/loan
Counter Checks (per page minimum 4 checks)	\$0.75
Account Closing (within first 90 days) Does not apply to Youth Savings accounts	\$25.00
Property Tax Savings Excessive Withdrawal For withdrawals in excess of 4 per month	\$0.50
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"x38"	\$360.00/year

other services

Receipt of Tax Levy/Garnishment	\$100.00
Research Services (1 hour minimum)	\$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/Search Warrant Response (1 hour minimum)	\$50.00/hour

United we get u
FEDERAL CREDIT UNION

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 Reported Owner is the owner of this account who will receive the tax statement when applicable standards for tax reporting are met.

Addendum to Important Account Information Rev. 5/1/21

THE FOLLOWING CHANGES ARE EFFECTIVE AS OF SEPTEMBER 1, 2022:

In the **TRUTH-IN-SAVINGS DISCLOSURE**, for the **BONUS BUILDER MONEY MARKET ACCOUNT Rate Information** section, the following ~~strike through~~ language is removed and the following *italicized* language is added on page 18:

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors. The dividend rate and annual percentage yield may also change every dividend period based on whether or not the owner of this account who will receive the tax statement (the "~~Tax Select~~" "***Tax Reported Owner***") is the ~~Tax Select~~ ***Tax Reported Owner*** of an Ultra Checking account or a Rewards Checking account maintained with an average monthly balance of at least \$1.00. The dividend rate on your Bonus Builder Money Market account will increase when, as of the date dividends are paid, the ~~Tax Select~~ ***Tax Reported Owner*** of this account is the ~~Tax Select~~ ***Tax Reported Owner*** of an Ultra Checking account or Rewards Checking account maintained with an average monthly balance of at least \$1.00. If the ~~Tax Select~~ ***Tax Reported Owner*** of this account does not maintain an Ultra Checking account or Rewards Checking account with an average monthly balance of at least \$1.00 or is not the ~~Tax Select~~ ***Tax Reported Owner*** of such account as of the date dividends are paid, you will not receive that increase. Please refer to our current rate schedule for the amount of that increase.