

Transaction Fee Schedule

Fees are paid by issuer credit unions and are settled automatically between issuers and acquirers on a monthly basis. The following tables show fee schedules for transactions conducted at Universal Sharing Network (UsNet) and transactions conducted at CU Service Centers outside the UsNet network.

UsNet Transaction Fee Schedule

Transaction Type	Fee
Member Verification Fee	\$1.75 (processed once per member visit)
Withdrawal (cash, check, special purchase)	\$0.35
Deposit (cash, check)	\$0.35
Deposit (with 0-5 checks immediate/local)	\$1.00 (\$.35 + \$0.65 for check handling)
Deposit (with 6-10 checks immediate/local)	\$2.00 (\$.35 + \$1.65 for check handling)
Deposit (with 11 + checks immediate/local)	\$5.00 (\$.35 + \$4.65 for check handling)
Deposit, with cash back	\$0.35 (no added fee for withdrawal function)
Loan Payment (cash)	\$0.35
Loan Payment (check)	\$0.35
Cash Advance (cash/check)	\$0.35
Funds Transfer	\$0.35 (share/share, share/loan, loan/share, loan/loan)
Purchase from Share	\$0.35
Purchase from Credit	\$0.35
Special Purchase	\$0.50
Special Purchase (3 or more)	\$1.00
Statement print (savings, loan, investment)	\$0.50
Account Inquiry (savings, loan, investment)	\$0.35
Loan Applications	\$15.00 each (loan disbursement, loan close)

**Out-of-Network Transaction Fee Schedule
(National Fee Schedule)**

Transaction Type	Fee
Cash Advance (paid by check)	\$3.00
Cash Advance	\$2.00
Cash/Check Withdrawal from Share	\$3.00
Cash Withdrawal from Share	\$2.00
Cash Withdrawal on Prev. Share Dep.	\$1.00
Shr Deposit – 5 immediate/local check and csh	\$2.60
Shr Deposit – 6-10 immediate/local check and csh	\$3.20
Shr Deposit – 11 + immediate/local check and csh	\$4.00
Share Deposit (cash)	\$2.00
Payment Transfer – Loan to Share	\$2.00
Payment Transfer – Share to Share	\$2.00
Payment Transfer – Loan to Loan	\$2.00
Payment Transfer – Share to Loan	\$2.00
Funds Transfer	\$2.00 (share/share, share/loan, loan/share, loan/loan)
Loan Payment with Cash/Check	\$2.40
Loan Payment with Cash Only	\$2.00
Account Inquiry	\$ -
Membership Verification	\$ -
Check Authorization	\$2.40
Purchase from Credit Account	\$2.00
Purchase from Share Account	\$2.00
Statement print (savings, loan, investment)	\$0.75
Loan Interview (memo)	\$5.00
Loan Close (memo)	\$10.00
Loan Disbursement (memo)	\$15.00
Special Purchase (memo)	\$2.00
Adjustment	\$ -