



Fee Schedule **Changes**

Effective August 1, 2025

United Poles Federal Credit Union is not for profit, not for charity, but for service. Our purpose is to provide quality financial products and services at fair prices for members while preserving the strength, safety and soundness of the Credit Union.

We have reviewed our fee schedule and have made some changes. These changes are necessary in order to continue to build on a strong membership and protect your investment as a member at **United Poles Federal Credit Union**. If you have any questions about any of these fees, please stop in and ask to speak to a Member Service Representative.

412 New Brunswick Avenue
Perth Amboy, NJ 08861
1161 W. St. Georges Avenue
Linden, NJ 07036
111 Main Street, Suite 1
East Brunswick, NJ 08816

1-800-333-7713
www.UnitedPolesFCU.com

PERSONAL CHECKING ACCOUNTS:

Basic checking monthly fee (no minimum required).....	9.95
Premium checking (restrictions apply).....	FREE
Student checking (18-25 YO; restrictions apply).....	FREE
Overdraft (per item, per transfer & notification).....	FREE
Courtesy pay or return for any reason (per each occurrence).....	5.00
<i>Fee waived on re-presented items if previously returned for any reason</i>	

BUSINESS CHECKING ACCOUNTS:

Non-profit checking monthly fee.....	FREE
Business checking (if average daily balance is below \$7,500) monthly fee.....	15.00
Courtesy pay or return for any reason (per occurrence).....	5.00
<i>Fee waived on re-presented items if previously returned for any reason</i>	
Same-day ACH request (per transaction)	1.00
Overdraft (per item, per transfer & notification).....	FREE

OTHER:

Stop payment request (per item).....	5.00
Check copy request (per item).....	10.00
Telephone transfer.....	FREE
Account research (per hour of research with one hour minimum).....	100.00
Account balancing assistance (per hour with one hour minimum).....	100.00
Returned unpaid deposited check (per item).....	30.00
Cashier's check stop payment request—after 90 days (per item).....	30.00
Additional account activity printouts (per page).....	3.00
Account closed within 90 days of opening.....	25.00
Domestic outgoing wire.....	35.00
International outgoing wires.....	50.00
Money order.....	2.50
Cashier's check (one per month FREE , for each additional one).....	3.00
Home equity loan (under \$50,000) application fee.....	FREE
Attachment or levy against account.....	30.00
Share balance below \$50.00 quarterly fee.....	5.00
Notary service (available to members only).....	FREE
Inactive account (account unused for at least 12 months)- quarterly fee.....	25.00
VISA® gift card fee.....	4.00
Club Account early closing or withdrawal fee (per transaction).....	5.00
Transfer from Money Market Account—up to 6 per month.....	FREE
Each over 6 per month.....	5.00
Mortgage closing fee- CU as the settlement agent	250.00
Check cashing to non-members—per item	15.00
Paper statement fee—members 65 and older and e-statement members exempt	5.00
Auto loan documentation fee (to register lien on the title)	100.00
Accounts with no SSN—annual	50.00