

FEE SCHEDULE
URSB Fees and Charges Effective February 1, 2023



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Levies (IRS or Court Levy)	\$50.00
Checkbook Reconciliation (Hourly Rate)	\$25.00
Copies of Paid Checks	\$5.00
Dormant Account Fee (per Statement Cycle)	\$10.00
Duplicate Statement Fee	\$3.00
Excess Transaction Fees (per item for Money Market or Statement Savings account transactions)	\$15.00
Immigration/Verification Letter	\$10.00
Mailed Statement Fee (per Statement Cycle)	\$3.00
Official Bank Check Payable to Third Party	\$5.00
Overdraft Protection or Sweep Transfer Fee	\$5.00
Overdraft/NSF Fee *	\$30.00
Replacement Debit Card Fee	\$10.00
Research of Account Records Fee (Hourly Rate)	\$25.00
Returned Deposit Item Charge*	\$20.00
Safe Deposit Box Replacement Key/Drilling Fee	\$250.00
Stop Payment Fee	\$20.00
Use of non-URSB or non-AllPoint Network ATM Transaction Fee (per transaction)	\$1.00
Wire Transfer Fee (Outgoing Domestic)	\$20.00
Wire Transfer Fee (Outgoing International)	\$35.00

*This fee may be imposed for an item or a transaction created by check, in-person withdrawal, ATM withdrawal or other electronic means. This fee will be imposed for each occurrence even if the item or transaction has already been presented and returned.

Check printing fees, if applicable, vary depending on style and number of checks ordered.

Above fees apply to all account types unless modified in the Truth in Savings Disclosure applicable to a specific account type. **URSB** BankOn Consumer Checking incurs no fees for transaction limits, account activation, checking overdrafts, account dormancy or inactivity, low balance fees, overdraft protection or sweep transfer fee, or incoming wire transfers. The following modified fees and charges apply to the **URSB** BankOn Consumer Checking: Mailed Statement Fee is \$2.50 per statement cycle.

URSB BankOn Consumer Checking is subject to a \$2.50 Monthly Account Maintenance Fee, which fee will be waived if the account holder receives one direct deposit into the account during the statement cycle. All other account type may be subject to Monthly Account Maintenance Fees which are provided in the Truth in Savings Disclosure applicable to the account.