

## General Fees & Charges

(Effective August 1, 2015)

### The following fees may be assessed against your account

Account Closed within 90 days of opening.....\$20.00

#### Account Research/Reconciliation

Per Hour.....\$50.00  
Per Copy of Items.....\$2.00

#### ATM Access (Automated Teller Machine)

ATM Access/Non-Universal Bank ATM (Terminal Surcharge)...  
.....\$1.50  
ATM Access at Universal Bank ATM.....No Charge  
All Points ATM Withdrawals.....No Charge  
ATM Cash Withdrawal Limit.....\$500.00  
ATM Point of Sales (POS) Fee.....No Charge  
ATM Statement Fee.....\$1.00  
ATM/Debit Card Replacement.....\$5.00  
ATM Non-Customer Surcharge.....\$3.00  
Owners and operators of Non-Universal Bank ATMs may charge  
a fee in addition to those described above.  
(Excludes Allpoint terminals)

Bank-By-Phone (24-hour service).....No Charge

Official Check.....\$7.00  
Cashier's Check.....\$10.00  
Check Cashing – Non Customers .....\$5.00  
Check Orders or Check Printing Charge.....Varies  
Temporary Checks (10 maximum).....\$5.00

Daily Maximum NSF Fee.....No Max  
Checks Paid Against Non-Sufficient Funds (NSF) or  
Uncollected Funds (UCF) (Overdraft/NSF Charge).....\$25.00  
Checks Returned for any Reason  
(Charge to Return Check).....\$25.00

#### Collections

Domestic .....\$35.00  
Foreign Checks Deposited (*not in US Dollars*)  
Canadian & Other Foreign Checks.....\$50.00 + cost

Copies of Items.....\$8.00  
(Includes paid checks, IRS reporting forms, deposit-withdrawal slips &  
other bank documents)

Dormant Account Annual Escheat Processing Fee.....\$2.00  
(Checking, Savings and Retirement Accounts)

Electronic Funds Transfers (ACH) Return Item Fee  
(Charge to Return Check).....\$25.00

Excessive Transfer Activity Fee  
Over Limit/Excessive Activity Charges.....\$10.00  
(Checking or Savings)

**Legal Services**.....\$100.00  
(*Subpoenas, tax levies, garnishments, etc.*)/per event

#### Loan Payment Returned Fee (*Check or ACH*)

NSF/Unavailable Posting Attempt Fee (Automated  
Transfer).....\$25.00

#### Online Banking

Online Banking, Basic Service.....No Charge  
Online Banking, Basic Business Service.....No Charge  
Online Bill Pay Services.....No Charge  
Online Stop Payment Request.....\$25.00  
Items Paid Against NSF or UCF (Bill Pay).....\$35.00  
Returned Item Fee.....\$10.00  
Token - Deposit.....\$10.00  
Token - Replacement.....\$20.00

#### Photocopies

Customer (per page).....\$0.50  
Non-Customer (per page).....\$1.00

#### Statements

Duplicate Statement (per statement).....\$8.00  
Special Statement Cutoff.....\$8.00

#### Stop Payment Orders

Check/ACH.....\$25.00  
Official Check.....\$25.00  
Cashier's Check.....\$25.00

#### Wire Transfers

Incoming Domestic/Foreign.....\$12.00  
Outgoing Domestic.....\$30.00  
Outgoing Foreign.....\$45.00

#### Fax (per document)

Local.....3/pages \$5.00  
Non-Local.....3/pages \$10.00  
International.....3/pages \$15.00

Incorrect TIN/Taxpayer ID.....\$50.00

Mad Money Bundling (per pack).....\$5.00

Returned Deposited Items  
(Forfeiture of interest will apply).....\$10.00

Savings Overdraft Transfers.....\$10.00

U.S. Savings Bonds Redemption.....No Charge

Verification of Account Deposit .....\$10.00

#### CD Secure (Line of Credit)

Line of Credit New Set Up (CD Secure).....\$75.00  
Line of Credit Renewal (CD Secure).....\$50.00  
Line of Credit (CD Secure)-Late Charge (after 10 days).....\$15.00  
Line of Credit (CD Secure)-Per Advancement.....\$3.00

#### Safe Deposit Box (SDB)

Rental Fee: (*Excludes West Covina Office*)  
2 x 5 (inches).....\$35.00  
3 x 5 (inches).....\$45.00  
5 x 5 (inches).....\$55.00  
3 x 10 (inches).....\$70.00  
6 x 10 (inches).....\$120.00  
SDB – Key Deposit.....\$25.00  
SDB – Key Replacement (1-key).....\$35.00  
Forced Entry.....\$100.00  
(Plus costs to force open the SDB and cost of keys)  
Annual Storage for Unclaimed Property.....\$50.00

#### Retirement Plans

IRA Plan Annual Trustee Fee.....\$25.00  
IRA Plan Closing Fee.....\$15.00  
IRA-Marital Dissolution Processing.....\$25.00  
Outgoing Transfer Fee (per occurrence).....\$15.00

**Commercial Account Analysis  
Fees & Charges**

(Effective August 1, 2015)

The following fees may be assessed against your account

ACH (Electronic Funds) Debit/Credit.....	\$0.13
ACH (Electronic Funds) Reject.....	\$25.00
ACH (Electronic Funds) Returned.....	\$25.00
Cash Deposit/Withdrawals-Currency Process (per unit).....	\$1.30
Cash Deposit/Withdrawal-Non Standard (per roll).....	\$0.10
Cash Deposit/Withdrawal-Rolled Coin (per roll).....	\$0.10
Cash Deposit/Withdrawal-Strapped Currency (per pack).....	\$1.50
Cash Deposit/Withdrawal-Standard Bag (FRB specifics).....	\$1.50
Official Check.....	\$7.00
Cashier's Check.....	\$10.00
Check Copy.....	\$6.00
Check Orders or Check Printing Charges.....	Varies
Check Paid Against Non-Sufficient Funds (NSF) or Uncollected Funds (UCF) (Overdraft/NSF Charge).....	\$25.00
Check Returned for any Reason (Charge to Return Check).....	\$25.00
Collection-Domestic.....	\$35.00
Collection-Foreign.....	\$50.00
Courier Charge.....	Varies
Currency Order – Change/Cancel.....	\$25.00
Currency Order-Rolled Coin (per roll).....	\$0.10
Deposited Item.....	\$0.12
Deposit & Credits (per unit).....	\$1.50
Duplicate Statement (per statement).....	\$8.00
Earnings Credit Allowance.....	Varies
Fax – Local (Per document – max 3 pgs).....	\$5.00
Fax – Non Local (per document – max 3 pgs).....	\$10.00
Fax – International (per document – max 3 pgs).....	\$15.00
Incorrect TIN.....	\$50.00
Legal Services (per event).....	\$100.00
Monthly Service Charge (Statement w/Image).....	\$20.00
Paid Checks (per unit).....	\$0.15
Paid OD/UA Items Fee.....	\$25.00
Photocopying (per page, customers only).....	\$0.50
Record Research - per hour.....	\$50.00
Remote Deposit Capture-Installation & Set-up.....	\$75.00
Remote Deposit Capture-Scanner Rental.....	\$50.00
Returned Deposited Items Charge (Forfeiture of interest will apply).....	\$10.00
Stop Payment (new or renewal).....	\$25.00
Temporary Checks (limit 10).....	\$5.00
Wire Transfer – Incoming Domestic/Foreign.....	\$12.00
Wire Transfer – Outgoing Domestic.....	\$30.00
Wire Transfer – Outgoing Foreign.....	\$45.00

Disc- 11/2015 rev

**West Covina**  
3455 S. Nogales St.  
West Covina, CA 91792  
**626.854.2801**

Mon - Thurs: 9am - 5pm Fri: 9am - 6pm Sat: Closed

**Arcadia \***

747 W. Duarte Rd.  
Arcadia, CA 91007  
**626.821.8080**

Mon - Thurs: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm

**Rosemead \***

8855 E. Valley Blvd.  
Rosemead, CA 91770  
**626.285.2251**

Mon - Thurs: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm

**Monterey Park \***

757 W. Garvey Ave.  
Monterey Park, CA 91754  
**626.293.8500**

Mon - Thurs: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm

**Eagle Rock \* ‡**

2575 Colorado Blvd.  
Los Angeles, CA 90041  
**323.254.2251**

Mon - Thurs: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm

\* ATM Available ‡ Drive-Thru Teller Available

For additional information, please refer to  
Universal Bank's Account Agreements and Disclosures  
regarding depository accounts.



UNIVERSAL BANK

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UNIVERSAL BANK

**SCHEDULE  
OF  
FEES & CHARGES**

*Effective August 1, 2015*

MEMBER  
FDIC

