

General Fees & Charges

(Effective August 1, 2017)

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

Night Drop (Annual Fee).....\$20.00

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, 2017)

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
Night Drop (Annual Fee).....	\$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
Money Services Business (MSB)	
One-Time Set-Up Fee*.....	\$500.00
Monthly Service Fee (up to 3 accounts)*.....	\$750.00
Monthly Service Fee (each add'l account over 3)*.....	\$150.00

*Plus Commercial Account Analysis Fees & Chgs described above.

Disc- 08/2017rev

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 *

3676 Rosemead 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, 2017

MEMBER
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