

GENERAL FEES & CHARGES

The Schedule of Fees and Charges as of January 1, 2026, lists account fees that may apply to you, depending on which account type you have, how you use your accounts, and what services you use. For more information, please visit your branch, or call (888) 809-8282.

Universal Bank reserves the right to change its fees described in this schedule at any time with 30 days' notice to you.

Account/Branch Services

Account(s) Closed Within 90 Days of Opening..\$10.00

ATM and Debit Cards

ATM Access/Non-Universal Bank ATM.....\$3.50

ATM Allpoint Kiosk Network*..... \$0.00

Citibank ATM Branch Locations Only*..... \$0.00

ATM and Debit Card Replacement.....\$10.00

Expedited Debit Card.....\$75.00

** Fees may be assessed for ATM and debit card usage by third parties such as stores and merchants, and by other banks and financial institutions if they are not in the Allpoint Kiosk Network or at a Citibank branch location.*

Check Services

Cashier's Check.....\$10.00

Check Cashing – Non-Customer.....\$25.00

Check Orders or Check Printing Charge.....Varies

Temporary Check.....\$1.00

Collection – Domestic.....\$35.00

Collection - Foreign Item.....\$40.00

Collection – Return Item.....\$25.00

Documentation Request

Copies Per Item.....\$2.00

(paid checks, IRS forms, deposit/withdrawal slips & other bank documents)

Statement – Paper.....\$5.00

(per statement cycle; fee waived with e-statement or minor accounts)

Statement Copy.....\$5.00

Statement - Duplicate.....\$5.00

(additional mailed)

Overdraft and NSF Fee

Overdraft Fee For Items Paid Into Overdraft..\$30.00

(maximum 3 per day/\$90 max per day)

Dynamic Transfer.....\$10.00

Non-Sufficient Funds (NSF).....\$0.00

Chargeback (Returned Item).....\$15.00

Wire Transfer Services

Reverse/Recall Wires.....\$35.00

Wire Transfer/Amendment.....\$10.00

Wire Transfers - Incoming Foreign/Domestic.\$15.00

Wire Transfers – Outgoing Domestic.....\$35.00

Wire Transfers – Outgoing Foreign.....\$45.00

Online Wire Transfers – Outgoing Domestic...\$30.00

(For Business Account's Only)

Safe Deposit Box (Annual Fee)*

2 X 5 Inches.....\$80.00

3 X 5 Inches.....\$90.00

5 X 5 Inches.....\$100.00

3 X 10 Inches.....\$110.00

5 X 10 Inches.....\$135.00

6 X 10 Inches.....\$160.00

10 X 10 Inches.....\$185.00

SDB Key Deposit.....\$50.00

SDB Lock Replacement.....\$175.00

Customer must have 1 key (otherwise force drilling)

Forced Drilling.....\$275.00

**Safe Deposit Box are offered exclusively to consumer customers.*

Retirement Plan

IRA Plan Annual Trustee Fee.....\$30.00

IRA Plan Closing Fee.....\$20.00

IRA Marital Dissolution Processing.....\$35.00

Retirement Plan - Outgoing Transfer Fee.....\$20.00

(per occurrence)

Miscellaneous

Account Research/Reconciliation.....\$2.00

(per copy of items)

Account Research/Reconciliation.....\$50.00

(per hour – min. 1 hr)

Dormant Account Escheatment Processing.....\$2.00

Verification of Account Deposit (VOD).....\$10.00

Legal Services Per Event.....\$125.00

Notary Services.....\$0.00

(Universal Bank documents, available at select locations)

Stop Payment (ACH & Checks).....\$25.00

US Savings Bonds Redemption.....\$0.00

Expedited Mail.....Cost

Does not apply to ATM Debit card

BUSINESS FEES & CHARGES

Cash/Coin Deposit Verification

Currency Deposit Per Thousand (\$1,000).....\$1.50

Coin Deposit Per Roll.....\$0.20

Currency/Coin/Mix Per Bag.....\$8.00

Cash/Coin Orders

Cash Order.....\$15.00

Late Cash Order.....Cost+\$25.00

(Received after 10:00 AM PST)

Cash Order Change or Cancellation...Cost+\$15.00

(per request)

Currency Per Thousand (\$1,000).....\$1.50

Roll Coin Per Roll.....\$0.22

Roll Coin Per Box.....\$5.00

Cash Vault Service

Deposit Adjustment (Per Occurrence).....\$10.00

Cash Vault Pick Up.....Cost + 15%

Courier Services.....Varies

Check Services

Per Paid Check.....\$0.30

Deposit Services

Per Deposit Ticket\$0.30

Per Check Deposited.....\$0.30

Electronic Transactions

ACH Transaction – Per Debit/Credit.....\$0.30

Remote Deposit Capture (RDC) fees*

Monthly Maintenance Fee Per Location.....\$10.00

Scanner Rental Fee Per Location - Monthly.\$25.00

Scanner Purchase.....Varies

Installation*.....\$100.00

Site Visit Trouble-Shooting Fee*.....\$200.00

**Universal Bank does not install or troubleshoot third-party remote deposit scanners.*

Accounts may be converted to Account Analysis upon providing written notice at least 30 days in advance, at which time the Account Analysis Schedule of Fees and Charges will be provided.

**Serving the community
since 1954.**

CONTACT US

Arcadia

57 Wheeler Ave. Unit G
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(626) 821-8080
M - F: 9:30 AM - 4:30 PM

Eagle Rock

2575 Colorado Blvd. Los
Angeles, CA 90041
(323) 254-2251
M - F: 9:30 AM - 4:30 PM

Monterey Park

404 S. Atlantic Blvd. #C
Monterey Park, CA 91754
(626) 293-8500
M - F: 9:30 AM - 4:30 PM

Rosemead

3676 Rosemead Blvd.
Rosemead, CA 91770
(626) 285-2251
M - F: 9:30 AM - 4:30 PM

West Covina

3455 Nogales St. 1st Flr
West Covina, CA 91792
(626) 854-2801
M - F: 9:30 AM - 4:30 PM

Customer Service

(888) 809-8282
M - F: 8:30 AM - 5:30 PM PT

For general account servicing and information: (888) 671-1888

WWW.UNIVERSALBANK.COM



SCHEDULE OF FEES & CHARGES

Effective January 1, 2026

