

UPS Employees FCU

Current and retired employees of United Parcel Service (UPS) and their families trust UPS Employees Federal Credit Union for their personal banking and loan needs.

Member Services

- | | | |
|------------------------------------|----------------------------|-----------------------------------|
| ✓ Savings (Regular Share) Accounts | ✓ Christmas Club Accounts | ✓ New Auto Loans |
| ✓ Checking (Share Draft) Accounts | ✓ Vacation Club Accounts | ✓ Used Auto Loans |
| ✓ Direct Deposit | ✓ Certificates of Deposits | ✓ Personal Loans |
| ✓ Payroll Deduction | ✓ Youth Accounts | ✓ New Recreational Vehicle Loans |
| ✓ Debit Cards | ✓ Family Membership | ✓ Used Recreational Vehicle Loans |
| ✓ Overdraft Protection | ✓ Real Estate Loans | ✓ Savings Secured Loans |

Disclaimers

A minimum deposit of \$50.00 in your regular share account is required at all times to maintain membership.

Nature and Accrual of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. Dividends are paid starting on the day funds are deposited and available in the account or certificate. If the account is closed prior to maturity date, a stipulated penalty will occur.

National Credit Union Administration Insured

UPS Employees Federal Credit Union is insured by the National Credit Union Share Insurance Fund (NCUSIF) which is administered by the National Credit Union Administration (NCUA) up to \$250,000 combined share balance per member.

At any time, all terms and conditions are subject to change at UPSEFCU discretion.

Main Office

3110-A Inland Empire Blvd.
Ontario, CA 91764

Phone

Local: (909) 481-2805
Toll Free: (800) 287-7332
Fax: (909) 484-1167

Email

Operations: operations@upscreditunion.org
Loans: loans@upscreditunion.org



UPSCREDITUNION.ORG

Schedule of Fees

Membership

Membership Fee (Non-refundable)	\$5.00
Below Minimum Balance Fee	\$5.00
Early Closure of Account (Opened less than 6 months)	\$10.00
Dormant Account Fee (After 6 months inactive)	\$10.00

Checking & Overdraft

Share Draft (Per month)	\$4.00
Paper Statement (Per month, Waived w/e-Statements)	\$2.00
Overdraft Transfer	\$2.00
Paid NSF Item*	\$35.00
Returned NSF Item*	\$35.00
Stop Payment Item*	\$35.00
Cancellation of Stop Payment	\$15.00

VISA ATM/Debit Card

Card Replacement	\$20.00
Card Replacement Rush	\$30.00
ATM Transactions- UPSEFCU ATM/CO-OP Network ATM	No Cost
ATM Transactions- NON UPSEFCU ATM/NON CO-OP Network ATM**	\$4.00
Empty Envelope Deposit	\$30.00

Loan

Loan Processing	\$25.00
Loan Skip-A-Pay	\$35.00
Return Loan Payment	\$35.00

Miscellaneous

Cashier's Check (Payable to Third Party)	\$5.00
Non-Member Third Party Check Cashing	\$5.00
Check Orders	At Cost
Photocopy of Checks	\$4.00
Statement Copy (Per month)	\$3.00
Account History/Balance (Per page)	\$3.00
Outgoing Wire Transfers- Domestic/ International	\$30.00
Christmas/Vacation Club Early Withdrawals/ Closures	\$10.00
Overnight Delivery	UPS Fee +\$1
Account Research (Per hour)	\$25.00
Verification of Deposits	\$20.00
Levy, Garnishment, or other Legal Process	\$35.00
Immigration Letter	\$25.00

At any time, fees are subject to change without notice unless required by regulation.

*An NSF fee will be charged per item when there are not enough funds in the account to pay for an item. Items that are included but are not limited to: ACH (Automated Clearing House), Checks, ATM (Automated Teller Machine), Visa Debit Card Transactions, POS (Point of Sale), and other authorized transactions.

**Additional fees may be charged by the operator of NON UPSEFCU ATM/ NON CO-OP Network ATM at time of transaction.

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