



# SCHEDULE OF FEES

| Effective: August 18, 2023       | SERVICE                                       | FEE  |
|----------------------------------|---|--|
| <b>Share Account</b>             | Early Closing (within 6 months)               | \$5.00   |
|                                  | Below Par Value (after 90 days)               | Up to \$4.99   |
|                                  | Excessive Withdrawal                          | \$2.00 per transaction after 3 per month   |
|                                  | Excessive Electronic Withdrawal               | \$1.00 per transaction after 6 per month   |
|                                  | Dormant Account (No activity after 13 months) | \$3.00 per month   |
|                                  | Escheatment                                   | \$50.00  |
|                                  | Christmas Club Early Withdrawal               | \$5.00 per transaction   |
|                                  | Summer Club Early Withdrawal                  | \$5.00 per transaction   |
| <b>Share Draft Account</b>       | Overdraft from share account                  | \$5.00 per day for ACH & Sharedraft<br>\$5.00 per transaction for Debit card             |
|                                  | Insufficient funds- Check or ACH              | \$25.00 per item returned<br>\$25.00 per item paid                                       |
|                                  | Stop Payment- Check or ACH                    | \$30.00 per item or series   |
|                                  | UARK Checking                                 | \$3.00 per month/ waived with minimum<br>\$250 direct deposit or eStatements             |
|                                  | UARK Advantage                                | \$5.00 per month, reduce fee by .10¢ per<br>pinless/credit option w/ debit card          |
|                                  | UARK Platinum                                 | \$7.00 per month, reduce fee by 10¢ per<br>pinless/credit option with debit card         |
|                                  | Access  | \$8.00 per month/ waived if balance<br>remains over \$200                                |
|                                  | Premier (No longer offered as of 6/7/2019)    | \$5.00 per month/ waived if balance<br>remains over \$1,000 or payroll direct<br>deposit |
|                                  | Check Copy                                    | \$5.00 per item  |
|                                  | Temporary Checks                              | \$5.00 per page (4)/ initial 4 free at<br>account opening                                |
|                                  | Deposit Slips                                 | \$1.00 per sheet (4)/ initial sheet free at<br>account opening                           |
|                                  | Box of Checks                                 | Based off check order type- Prices vary  |
|                                  | Mobile Deposit Capture                        | Free   |
|                                  | Bill Payment Service                          | Free   |
| <b>Electronic Funds Transfer</b> | Zelle   | Free   |
|                                  | Zelle Stop Payment                            | \$10.00  |
|                                  | External Transfers<br>ATM Network             | \$5.00 for Next Day Option<br>\$1.00 per transaction on Non-UARK owned<br>ATM            |
|                                  |   |  |

|   |  |   |
|---|--|---|
| <b>Consumer Loans</b>                     | GAP Insurance Cancellation   | \$25.00   |
|   | Extended Warranty Cancellation                                       | \$50.00   |
|   | Document Preparation Loans<br>≥\$2,000 Loans<br>< \$2,000            | \$50.00<br>\$35.00  |
|   | Direct Lien  | \$1.50  |
|   | Debt Consolidation   | 1 <sup>st</sup> debt free, \$5.00 for additional debts                    |
| <b>Mortgage Loans</b>                     | Origination Fee (except Mini Mortgage)                               | \$150.00 for loans < \$40,000<br>1% for loans ≥ \$40,000                  |
|   | Document Preparation   | \$50.00 for loans except Mini Mortgage<br>\$200.00 for Mini Mortgage loan |
|   | Credit Report  | Actual cost   |
|   | Flood Hazard Determination   | \$17.00   |
|   | Recording fees   | Actual Cost   |
|   | Title Insurance Services   | Actual Cost (based on loan amount)  |
|   | Appraisal  | Actual Cost   |
|   | Transfer Taxes (purchase only)                                       | \$3.30 per \$1000   |
| <b>Other Service Fees</b>                 | Subordination Agreement  | \$200.00 for first review<br>\$100.00 for second review                   |
|   | <u>Wire Transfer:</u>  |   |
|   | Outgoing (Domestic)-Including Mortgage Closing                       | \$25.00   |
|   | Outgoing (Foreign)   | \$50.00   |
|   | Incoming   | No Charge   |
|   | Wire research/recall/trace   | Current Processor Fee   |
|   | Returned Wire  | \$25.00   |
|   | Cashier's Check  | \$5.00 per check  |
|   | Money Order  | \$3.00 per item   |
|   | Credit Union Check   | \$5.00 per check/ 1 <sup>st</sup> check free                              |
|   | Visa Gift Card   | \$3.00 each   |
|   | Re-issue of Plastic card   | \$10.00 per request   |
|   | Express Shipment of Plastic Card                                     | \$35.00   |
|   | Account Research   | \$25.00 an hour   |
|   | Statement Copy   | \$5.00 per monthly statement  |
|   | Account History Printout   | \$5.00 per account  |
|   | Returned Statement   | \$5.00  |
|   | Returned Deposit   | \$10.00 for third party<br>\$25.00 for member                             |
|   | Cashing Non-Member Check (Must be SEG payroll check)                 | 3% of check amount/ maximum<br>\$50.00                                    |
|   | Notary Fee   | Free for members<br>\$5.00 for non-members                                |
| Over the Phone Payment (including text)   | \$6.00 per request   |   |
| Cashing UARK Drawn Checks for Non-members | \$5.00 per check   |   |
| Courier Fee (including Mortgage closings) | \$35.00 In State or ≤ 15 pages<br>\$40.00 Out of State or ≥ 16 pages |   |
| Fax fee                                   | \$1.00 per page  |   |

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|--|-------------------------|
| Verification of Deposit or Loan (exempt for government assistance) | \$10.00                 |
| Credit Union Originated One-Time ACH                               | \$10.00 per origination |

