



SCHEDULE OF FEES

Effective: February 1, 2023	SERVICE	FEE
Share Account	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
Share Draft Account	Overdraft from share account	\$5.00 per day for ACH & Sharedraft \$5.00 per transaction for Debit card
	Insufficient funds- Check or ACH	\$25.00 per item returned \$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 \$250 direct deposit or eStatements
	UARK Advantage	\$5.00 per month, reduce fee by .10¢ per pinless/credit option w/ debit card
	UARK Platinum	\$7.00 per month, reduce fee by 10¢ per pinless/credit option with debit card
	Access	\$8.00 per month/ waived if balance remains over \$200
	Premier (No longer offered as of 6/7/2019)	\$5.00 per month/ waived if balance remains over \$1,000 or payroll direct deposit
	Check Copy	\$5.00 per item
	Temporary Checks	\$5.00 per page (4)/ initial 4 free at account opening
	Deposit Slips	\$1.00 per sheet (4)/ initial sheet free at account opening
	Box of Checks	Based off check order type- Prices vary
	Mobile Deposit Capture	Free
	Bill Payment Service	Free
Electronic Funds Transfer	Zelle	Free
	Zelle Stop Payment	\$10.00
	External Transfers ATM Network	\$5.00 for Next Day Option \$1.00 per transaction on Non-UARK owned ATM

Consumer Loans	GAP Insurance Cancellation	\$25.00
	Extended Warranty Cancellation	\$50.00
	Document Preparation Loans ≥\$2,000 Loans < \$2,000	\$50.00 \$35.00
	Direct Lien	\$1.50
	Debt Consolidation	1 st debt free, \$5.00 for additional debts
Mortgage Loans	Origination Fee (except Mini Mortgage)	\$150.00 for loans < \$40,000 1% for loans ≥ \$40,000
	Document Preparation	\$50.00 for loans except Mini Mortgage \$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
Subordination Agreement	\$200.00 for first review \$100.00 for second review	
Other Service Fees	<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 st check free made to member
	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 \$25.00 for member
	Cashing Non-Member Check (Must be SEG payroll check)	3% of check amount/ maximum \$50.00
	Notary Fee	Free for members \$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 \$40.00 Out of State or ≥ 16 pages	
Fax fee	\$1.00 per page	
Paper Statement Fee	\$2.00	

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

