

Important Changes

To your COMMON FEATURES

Effective January 1, 2011

New Membership Fee	\$5.00
Below Minimum Balance Fee	\$5.00
Early Closure of Regular Share Account (less than 6 months open)	\$10.00
Share Withdrawals excel two per month	\$3.00
Photocopies of member share draft in excess of 2/Month	\$4.00
Stop Payment on Share Draft	\$25.00
Cancellation of Stop Payment	\$15.00
Returned Share Draft NSF	\$30.00
Automated Clearing House Return ACH	\$30.00
Empty ATM deposit Envelope	\$30.00
Paid NSF Item	\$30.00
Overdraft transfer	\$2.00
Cashier's Check or third party check	\$3.00
Non-Member check cashing fee	\$5.00
Domestic Wire	\$25.00
International Wire	\$40.00
ATM transaction (withdrawal-Inquiry-Transfer)	\$2.00
CO-OP transaction (Withdrawal-Inquiry - Transfer)	\$2.00
Point-of-Sale P.O.S. transaction	No charge
Replacement of Plastic	\$10.00
Check collection	\$15.00
Overnight Delivery	UPS fee +\$1.00
Verification of Deposit	\$15.00
Levy, Garnishment of other legal process	\$35.00
Statement Copies –printout per page	\$2.50
Printed History/balance per page	\$2.50
Account research per hour	\$25.00
Immigration letter	\$10.00
Loan extension	\$75.00
Dormant account fee 6 month non-activity	\$2.00

This notice includes information about changes to UPS Employees Federal Credit Union Common Features, effective January 1, 2011. Please review the following change in information carefully.

Common Features Brochure is available upon request

**UPS Employees Federal Credit Union
3110-A Inland Empire Blvd
Ontario, Ca. 91764**

