

How We Began

The UPS Employees FCU was founded by a group of United Parcel Service Employees who had a vision. Their aim was to give employees of United Parcel Service a place to save their money, while creating a source for lower-interest loans borrowed from the members' pooled resources. These founding members adopted the Credit Union movement's philosophy of

"Not for Profit, Not for Charity,
But for Service."

Our Credit Union has come a long way during the ensuing decades, with the basic philosophy remaining unchanged. We are a cooperative union of people with a common bond and common goal; to provide the best financial services possible for all members.

MEMBER SERVICES

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

UPS Employees FCU

COMMON FEATURES



Ontario Office: 909.481.2805

Ontario Fax: 909-484-1167

E-Mail: operations@upscreditunion.org

Effective date 08/01/19

Fees & Charges

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	\$26.00
Cancellation of Stop Payment	\$15.00
Returned Share Draft NSF	\$31.00
Automated Clearing House Return ACH	\$31.00
Empty ATM deposit Envelope	\$30.00
Paid NSF Item	\$31.00
Overdraft transfer	\$2.00
Cashier's Check or third party check	\$5.00
Non-Member check cashing fee	\$5.00
Domestic Wire	\$30.00
International Wire	\$45.00
ATM transaction (withdrawal-Inquiry-Transfer)	\$2.00
CO-OP transaction (Withdrawal-Inquiry- Transfer)	No charge
Point-of-Sale P.O.S. transaction	No charge
Replacement of Plastic	\$10.00
UPS 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	\$25.00
Loan extension	\$75.00
Dormant account fee 6 month non-activity	\$10.00

Bylaw requirements

You must complete payment of \$50.00 in your Regular Share account as a condition of admission to membership.

Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

National Credit Union Share Insurance Fund

Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

All items and conditions are subject to change.

Corporate Office

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