

Rate and Fee Schedule

<i>Effective October 10, 2025</i>	Umatilla County Federal Credit Union PO Box 1305 Pendleton, OR 97801 (800)324-8842 www.umatillacfcu.com
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FEES AND CHARGES. The following fees and charges may be assessed against your account. *All fees are subject to change.*

FEE SCHEDULE

GENERAL FEES

Account Opening Fee	\$5.00
ACH Return Fee	\$20.00
Returned Check Fee	\$20.00 (per NSF* item)
Late Payment Fee	\$20.00 (on day 16)
Excess Withdrawal Fee	\$1.00 (allowed 2 per month)
Stop Payment Fee	\$15.00 (per item)
Account Research Fee	\$30.00 (per hour)
IRA Account Open Fee	\$5.00
IRA Account Close Fee	\$10.00
IRA Withdrawal Fee	\$5.00**
Share Balance	
Minimum Balance Required	\$25.00

*An NSF/Uncollected Funds service charge is assessed each time an item is presented as insufficient/uncollected funds.

** 2 IRA Withdrawals allowed per year with no fee. Additional withdrawals \$5.00 each.