



www.uarkfcu.com
 P.O. Box 1643
 Fayetteville, AR 72702
 Phone: (479)521-1199 or 1-800-499-8328

SCHEDULE OF FEES

SHARE ACCOUNT FEES		ELECTRONIC FUNDS TRANSFER FEES		Cashing Non-Member Check (Must be SEG payroll check)	
Early Closing (within 6 months)	\$5.00	ATM Network	\$1.00/per non-UARK owned ATM transaction	Cashing UARK Drawn checks for Non-members	2.5% of check amount/ maximum \$35.00
Excessive Withdrawal	\$2.00/ each after three (3) per month	Bill Payment Service	\$7.00/ Month	LOAN FEES	
Excessive Electronic Withdrawal	\$1.00 /each after six (6) per month	OTHER SERVICE FEES (applicable to all accounts)		Consumer Loans	
Dormant Account	\$10.00/year	Wire Transfer: Outgoing (Domestic)	\$15.00	Document Preparation Fee Loans > = \$2,000	\$25.00
CHRISTMAS CLUB AND SUMMER SAVER		Outgoing (Foreign)	\$40.00	Loans < \$2,000	\$10.00
Early Withdrawal	\$5.00/Transaction	Incoming	No Charge	Mortgage Loans	
CHECKING ACCOUNT FEES		Wire research/recall	\$25.00	Origination Fee (excluding Home Equity)	1% of loan amount
Overdraft from share account	\$5.00/Day	Cashiers Check	\$2.00/check	Home Equity Application Fee	\$150.00 for loans up to \$40,000; 1% for loans over \$40,000
Insufficient Funds/ Check or ACH item	\$25.00/Item Returned \$25.00/Item Paid	Money Order	\$1.00/ item	Home Equity Document Prep Fee	\$50.00
Stop Payment/ Check or ACH item	\$25.00/item or series	Credit Union Check	One free per day \$1.00/ each after one	Credit Report	\$30.00
Check Printing	Prices vary	VISA Gift Card	\$3.00 each	Flood Zone Determination	\$17.00
Negative Balance	\$3.00/ day after five days negative	Reissue of Plastic Card	\$3.00/card	Recording Fees	Actual Cost
Premier Checking	\$5.00/month if minimum balance is not maintained	Express Shipment of Cards	Current Carrier Fee approximately \$17.50	Title Insurance	Actual Cost (based on loan amount)
Check Photocopy	\$3.00 Item	Account Research	\$15.00/hour	Closing Fee	Actual Cost
Temporary Checks (after first eight free)	\$1.00/page of four	Statement Copy	\$1.00/monthly statement	Appraisal Fee	Actual cost
		Account History Printout	\$1.00 Account	ICPL	\$25.00 (if applicable)
		Returned Statement	\$1.00	State Tax Stamps (Purchase only)	\$3.30 per \$1,000
		Returned Deposits	\$10.00 for Third Party \$25.00 for Member	Subordination Agreement	\$200 or \$100 for 2nd review

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act

