

Basic Terms & Conditions

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$0	No ongoing minimum balance.
	Monthly Fee	\$5	Waived with either requirement below, or for all accounts held by primary owners under age 18.
	Fee When Requirement Met	\$0	4 Qualifying Services (see list below) or \$10,000 average combined balance in deposit and/or loan accounts.
	Interest-Bearing	No	
	ATM Fees	\$0	For using an ATM in UW Credit Union's network.
	ATM Fees	\$0	For using an ATM outside UW Credit Union's network with a debit card.
	Non-Sufficient Funds (NSF) Fee	\$0	Per declined transaction made against insufficient available funds.
	Deposited Item Returned Fee	\$0	For each item that you deposit that is rejected (e.g. because the payer did not have enough money in their account).
	Stop Payment Fee	\$29	Per item to stop payment for up to 6 months.
	Account Closing Fee	\$0	
Other Service Fees		Please refer to the Fee Schedule .	
Overdraft Options for Consumers with Debit Cards	Overdraft Penalty	\$0	All debit card purchases or ATM withdrawals causing an overdraft are declined at no cost to you.
	Option: Overdraft Transfer Fee	\$5	Each overdraft may be covered by transfer from savings, checking or line of credit (in \$100 increments). Fee is waived for overdrafts less than \$10 below the available balance.
Overdraft Options for Checks & ACH Debits	Option A: No Overdraft Service	\$0	All checks and ACH debits presented that would cause an overdraft are returned unpaid (at no cost to you).
	Option B: Overdraft Transfer Fee	\$5	Each overdraft may be covered by transfer from savings, checking or line of credit (in \$100 increments). Fee is waived for overdrafts less than \$10. Maximum 1 fee per day.
	Option C: Overdraft Penalty "Basic Reserve"	\$5	If eligible, all checks and ACH debits presented that would cause an available balance overdraft beyond what is available in Option B are paid (up to \$200-Basic Reserve ¹), and paid overdraft fees apply. Any overdraft covered by Basic Reserve must be repaid within 45 days or accounts may be closed.
	Maximum Number of Overdraft Penalty Fees per Day	1	You will only be charged this number of paid overdraft penalty fees per day, even if we elect to cover additional overdrafts.
	Minimum Amount Required to Trigger an Overdraft Penalty Fee	-\$10	If your available balance is overdrawn by this amount or less, you will not incur an overdraft penalty fee.
	Extended Overdraft Penalty Fee	\$0	
Processing Policies	Posting Order <i>The order in which withdrawals and deposits are processed</i>		<ul style="list-style-type: none"> • ACH - credits post first, then debits. • Check - in order of smallest to largest amount. • PIN debit card purchases, teller deposits/withdrawals, and member (on-us) checks presented at the branch post as they are received.
	Deposit Hold Policy <i>When funds deposited to your account are available</i>		<ul style="list-style-type: none"> • Direct Deposit (ACH) and Wire Transfers: same day. • Cash or check deposit with Teller: same day. • Cash or check deposit at ATM or with Mobile Deposit: available the second business day (portions available immediately). • New accounts (first 30 days): certain checks will be available no later than the seventh business day. • Availability may be delayed in other situations, but the first \$225 will be available the same day. • Foreign checks and drafts: availability is delayed for the time it takes us to collect the funds from the Financial Institution upon which it is drawn.
	Business Day Defined		Monday through Friday, excluding holidays, 9:00 a.m. to 5:00 p.m. (Central Time).
Dispute Resolution	Dispute Resolution Agreement		If you have a dispute regarding your account or the service you have received, please contact UW Credit Union at 800-533-6773, or contactus@uwcu.org .
Qualifying Services	<ul style="list-style-type: none"> • Savings • Checking • ATM or Debit Card • Visa Credit Card • Long-Term Asset Accounts: Money Markets, Certificates, IRAs, College Fund 	<ul style="list-style-type: none"> • Vehicle Loans • Home Loans • Home Equity Loans/Lines • Student Loans • Overdraft/Personal Loans/Lines 	<ul style="list-style-type: none"> • Alternative Investments • Paperless Statements • Direct Deposit or Mobile Deposit • Member 10+ Years

¹Not available for accounts held by primary owners under age 18.

ATM or debit card must be active with one transaction posted within the previous four months. Credit card must be active with one transaction posted anytime within the previous four months or carry a balance greater than zero. Direct Deposit or Mobile Deposit must be active within the previous four months and must total at least \$200 in an active month.

To count as one Qualifying Service, at least one of the following minimum balances is required: Money Market - \$2,500; IRAs or College Fund - \$500. \$500 minimum balance required for home equity accounts.