

Basic Terms & Conditions

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$0	No ongoing minimum balance.
	Monthly Fee	\$0	None
	Interest-Bearing	Yes	Dividends are earned on collected balances of \$1,000 or more each month..
	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.
	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 and ACH Debits (Balance Backup)	Option A: Decline - 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: Transfer - 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: Overdraw - Basic Reserve	\$5	If eligible ³ , all checks and ACH debits presented that would cause an available balance overdraft beyond what is available in Option B are paid (up to \$600-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 .

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

²Members can draw from the Cooperative's reserves after 90 days of membership.