



Basic Account Fees and Features

Account Opening and Usage Service Fees	
Minimum Deposit to Open Account	\$50 – United Free Checking, United Rewards Checking, United Platinum Checking, Veterans Checking, United Platinum Savings \$5 WV Jumpstart Savings; \$25 Essential Checking \$0 – Christmas Club Draft and Christmas Club Non-Draft \$1,000 – United Money Market Investment \$15,000 – United Super Money Market
Monthly Maintenance Fee	\$0 – United Free Checking and United Platinum Savings, Veterans Checking, and WV Jumpstart Savings, Christmas Club Draft and Christmas Club Non-Draft \$0 – Essential Checking 25 years of age and under \$7 – Essential Checking 26 years of age or over \$10 – United Rewards Checking and United Platinum Checking \$10 – United Money Market Investment and United Super Money Market
Requirements to Waive Monthly Maintenance Fee	United Rewards Checking: No monthly maintenance fee for each statement cycle you have 15 purchase transactions with your United Debit Card, or you have a minimum \$500 in monthly direct deposits. United Platinum Checking: No monthly maintenance fee for each statement cycle you have a minimum daily ledger balance of \$2,500. United Money Market Investment: No monthly maintenance fee for each statement cycle you have a minimum daily ledger balance of \$1,000 or a minimum average monthly balance of \$2,000. United Super Money Market: No monthly maintenance fee for each statement cycle you have a minimum daily ledger balance of \$15,000.
Interest Rate	Interest rates are set at our discretion and subject to change at any time. Please ask for rate sheet.
Monthly Dormant Account Fee	\$5 for United Platinum Savings and \$0 for WV Jumpstart Savings \$10 for United Free Checking, United Rewards Checking, United Platinum Checking, Veterans Checking, Essential Checking, United Money Market Investment and United Super Money Market Your account will become Dormant after there has been no deposit or withdrawal activity and you have not communicated with the Bank about the account for a period of 12 months or more. Your WV Jumpstart Savings account will become Dormant after there has been no deposit or withdrawal activity and you have not communicated with the Bank about the account for a period of 3 years or more.
Account Charge-off Fee	\$25

Overdraft Fees and Services	
Overdraft Fee <small>Does not apply to Essential Checking</small>	\$36 – For each item that we pay (maximum 3 Overdraft fees per day) that overdraws your account per business day. If your account is overdrawn, you will not be charged if your ending account balance is overdrawn by \$50 or less.
Account Balance	We use the “ ledger balance ” method to determine whether your account is overdrawn or would become overdrawn if a transaction is paid. Your ledger balance only includes transactions (deposits to your account and payments from your account) that have posted to your account after nightly processing. The ledger balance does not include pending transactions. An example of a pending transaction is a check you have written from your account that has not yet cleared your account or a debit card transaction that has been authorized but has not yet been presented for payment. Your “ available ” balance is not the same as your account’s “ ledger ” balance. The available balance is calculated by subtracting holds and transactions that have been authorized, but have not yet been presented for final payment, from the ledger balance. For more information on how holds placed on funds in your account can impact your available balance, please refer to the “Terms and Conditions of Your Account” Agreement. Although we use your account’s ledger balance to determine whether any transaction will overdraw your account, we use your account’s available balance to determine whether to authorize debit card transactions. This is important because it means that a debit card transaction may be declined even though you have a sufficient ledger balance. If your available balance was sufficient to cover a debit card transaction at the time it was authorized but your ledger balance is insufficient to cover the transaction at the time it is presented for final payment, our payment of the transaction will result in an overdraft and an overdrawn account, but we will not assess you an overdraft fee.
Debit/ATM Overdraft Coverage <small>Does not apply to Essential Checking</small>	In order for United to authorize payment of ATM and one-time debit card transactions that would overdraw your account, you must affirmatively authorize us to do so. Under certain limited circumstances, we reserve the right to authorize an ATM or one-time debit card transaction even if you have not authorized us to do so. Such circumstance could arise if your account had sufficient funds at the time we receive preliminary authorization for payment and reduced prior to the receipt of final payment. If that occurs, the debit card transaction will overdraw your account because we must honor our promise to pay the merchant. You may incur an overdraft fee when this happens. Please refer to the “Terms and Conditions of Your Account”, Reg. E Account Election Notice, and Fee Schedule documents for additional details.
Overdraft Protection <small>Does not apply to Essential Checking</small>	Overdraft Protections Plans , such as a link to a savings account or line of credit, which may be less expensive than our standard United Overdraft Protection. To learn more, ask us about these plans. Standard United Overdraft Protection that comes with your eligible checking account. Under our standard United Overdraft Protection, each eligible checking account is provided a fixed overdraft limit. If your account has been enrolled in this Program, you have been notified of the fixed overdraft limit applicable to your account. This means we will pay each item that overdraws your account, unless paying that item would exceed your account’s overdraft limit. For ATM or one-time debit card transactions you must authorize us to pay these items by opting in that service. Each time we cover such an item, your account will be subject to Overdraft fees as described in the Fee Schedule. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

Electronic Banking		
Debit Card /ATM Card	ATM Transactions	\$0
	Purchases	\$0 for PIN based and Signature transactions
	International Transactions	EFT Service Charge up to 2.5% of transaction amount.
	Replacement Fee	\$10 – For each additional card requested.
Online Banking		\$0
Online Bill Pay		\$0
Expedited Bill Pay by Check		\$20

Dispute Resolution	
Binding Arbitration	In the event a dispute between you and United cannot be resolved after attempting to do so informally, those disputes will be resolved through binding arbitration or small claims court. You and United waive the right to a trial by jury or to participate in a class action suit. For more information, refer to the “Resolution of Disputes Between You and United” section of the “Terms and Conditions of Your Account” Agreement.

Processing Policies	
Posting Order – The order in which withdrawals and deposits are processed.	Our policy is to generally post checks, recurring and one-time debit card transactions, automated clearing house (ACH) transactions, automated teller machine (ATM) transactions, “bill pay” transactions, and other items to your account at the end of each business day following the posting of deposits that were received on the same business day. The order in which we post will depend on several factors including processing items based on their inclusion within various categories and the established payment rules applicable to each of these categories. We reserve the right to choose the order in which the items are posted and the right to change any of the factors at any time without notice. Transactions may not post on the day that you use your ATM /United Debit Card. Until the items receive final posting, you may not have access to the funds and overdrafts can occur. For more information, refer to the “Posting Order” section of the “Terms and Conditions of Your Account” Agreement.
Deposit Hold Policy – When funds deposited to your account are available.	Cash deposit with teller or at ATM – Same business day Direct Deposit/Wire Transfer – Same business day Check Deposit with Teller or at ATM – Usually the next business day, but sometimes longer: <ul style="list-style-type: none"> Unless we place a longer hold on your account, the first \$225 will be available by the next business day. The full amount may be held for some exception holds we may place. The date the funds will be available will be provided on the notice. In some situations, we may notify you after your deposit is made that your funds will not be available for up to 7 business days. A “business day” is Monday through Friday, except for legal federal holidays, up to the close of business for the location receiving the deposit. For more information, refer to the “Your Ability to Withdraw Funds” section of the “Terms and Conditions of Your Account” Agreement.

Other Common Service Fees	
Checks	You are responsible for the cost of checks. Fee varies
Counter Check	\$1 – Per item
Official Checks (Cashier's Checks)	\$8 – Per check
Stop Payment Fee	\$36 – Per item
Incoming Wire Transfer	\$15 – Per wire
Outgoing Domestic Wire Transfer	\$25 – Per wire
Outgoing International Wire Transfer	\$50 – Per wire

This guide is a summary of the fees and features of your account. For the terms and conditions governing your account, please consult the “Terms and Conditions of Your Account” Agreement.
Questions or Concerns? Please call us at 1.800.327.9862 or visit your nearest branch.