



UNITED LABOR BANK f.s.b.



www.laborbank.com

O A K L A N D O F F I C E

100 Hegenberger Road, Suite 110
Oakland, California 94621
800.585.2267

L O N G B E A C H O F F I C E

3750 Kilroy Airport Way, Suite 130
Long Beach, California 90806
800.340.8553

S A C R A M E N T O O F F I C E

1164 West National Drive, Suite 55
Sacramento, California 95834
800.956.7754

S A N J O S E O F F I C E

2550 N. First Street, Suite 102
San Jose, California 95131
877.447.9900

S A N F R A N C I S C O O F F I C E

301 Folsom Street, Suite A
San Francisco, California 94105
866.346.2182

S E A T T L E O F F I C E

14900 Interurban Avenue South, Suite 150
Seattle, Washington 98168
877.725.4340



UNITED LABOR BANK f.s.b.

*Schedule of
Services & Fees*

*Accounts
AND
Service Fees*



M E M B E R F D I C





ACCOUNT *and* SERVICE FEES

For your convenience, this schedule of charges summarizes our Account and Service fees. If you would like additional information, please contact one of our customer service representatives.

BUSINESS ACCOUNTS FEE

Checking Accounts

Interest Checking	\$25.00 per month
Non Interest Checking	\$25.00 per month

Savings Accounts

With minimum daily balance of \$200 or more	None
Below minimum	\$3.00 per month

Financial Advantage Money Market Account

With minimum daily balance of \$2500 or more	None
Below minimum	\$7.50 per month

PERSONAL ACCOUNTS FEE

Checking Accounts

With average daily balance of \$500 or more	None
Below minimum	\$8.00 per month

Savings Accounts

With minimum daily balance of \$200 or more	None
Below minimum	\$3.00 per month

Financial Advantage Money Market Account

With minimum daily balance of \$2500 or more	None
Below minimum	\$7.50 per month



ACCOUNT-RELATED ACTIVITY *and* SERVICES

ACCOUNT SERVICES FEE

Cashiers Check	\$5.00
Travelers Cheques *	1% of Purchase Amount
*No Fee if \$5000 Balance is maintained	
Visa Gift Cards	\$5.00
Positive Pay Set up Fee	\$100.00
Positive Pay Monthly Fee	\$25.00
ACH Origination Set up Fee	\$25.00
CDARS Set up Fee	\$25.00
Account Reconciliation Set up Fee	\$100.00
Account Reconciliation Monthly Fee	\$25.00
Lockbox Set up Fee	\$100.00
Lockbox Monthly Fee	Varies
Stop Payment Order Cashiers Check	\$12.00 Per Order
Stop Payment Order (per six months)	
Check	\$12.00 Per Order
ACH	\$12.00 Per Order
Non Sufficient/Uncollected Funds	\$15.00
* A Non Sufficient Funds (NSF) Fee applies to overdrafts created by check, in person withdrawal, or other electronic means, as applicable.	
Deposited Item Returned	\$6.00
Loan Payment Returned	\$25.00



ACCOUNT SERVICES FEE

Outgoing Domestic Wire Transfer	\$20.00 Each
Incoming Domestic Wire Transfer	\$10.00 Each
Outgoing International Wire Transfer	\$30.00
Incoming International Wire Transfer	\$15.00
Incoming Collection Fee	\$10.00
Outgoing Collection Fee	
Domestic Item	\$10.00
Foreign Item	\$10.00
Bond Coupon Collection/Envelope	\$10.00
Lost ATM Card	\$5.00/Card
Account Research	\$25.00/Hour
Copy of Paid Bank Check	\$15.00 Per Item
Copy of Paid Personal Check	\$5.00 Per Item
Copy of Deposit Check	\$7.50 Per Item
Copy of Duplicate Statement	\$3.00 Each
Legal Charges	\$25.00/Order
Inactive Accounts Escheat Notification	\$2.00
Excess Transaction Fee	\$2.00



Services & Fees