

# Fee Waiver Policy

Uplus Bank is committed to fair and transparent banking. If you have been charged a fee and believe you may qualify for a waiver, this article explains the types of fees that can be waived, how to check your eligibility, and how to submit a request.

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## Monthly Maintenance Fee

Uplus Bank charges a monthly maintenance fee of \$12.00 on standard personal checking accounts. This fee is automatically waived when any of the following conditions are met during your statement cycle: you maintain a minimum daily balance of \$1,500 or more; your account receives at least one qualifying direct deposit of \$250 or more; or your account is classified as a Student Advantage or Senior Advantage account type. No action is required; the waiver is applied automatically.

If you do not meet automatic conditions but believe a one-time courtesy waiver is appropriate, please contact our Customer Service team by phone, chat, or through the Uplus Bank mobile app under **Help > Fee Dispute**.

**Tip:** Ask about enrolling in e-statements to avoid the \$2.00 paper statement fee.

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## Overdraft Fee

Uplus Bank charges an overdraft fee of \$35.00 per transaction when your account balance falls below zero and the bank covers the shortfall. If this is your first overdraft in the past 12 months and your account balance has been restored to a positive standing, you may qualify for a one-time courtesy waiver. To request a waiver, contact our Customer Service team by phone, chat, or through the Uplus Bank mobile app under **Help > Fee Dispute**.

To protect yourself from future overdraft fees, Uplus Bank offers several free options. **Overdraft Link** connects a savings account as a backup funding source.

**Balance Alerts** send you push notifications when your balance drops below the threshold you set. The **Uplus Flex Buffer** provides a \$50 zero-fee overdraft cushion for eligible customers. Ask a representative about enrolling in any of these programs today.

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## Wire Transfer Fee

Uplus Bank charges the following standard wire transfer fees: \$25.00 for domestic outgoing wires, \$45.00 for international outgoing wires, and \$15.00 for incoming international wires.

Customers enrolled in the **Uplus Premier** or **Uplus Signature** relationship tiers receive automatic waivers on all domestic outgoing wire fees, plus one complimentary international outgoing wire per statement cycle. These waivers are applied at the time of the transaction and no request is needed.

If you are not enrolled in a Premier or Signature tier, you may still be eligible for a one-time courtesy waiver. For example, if a fee resulted from a bank processing error, or if you recently requested an upgrade to a qualifying tier. To request a review, please contact our Customer Service team by phone, chat, or through the Uplus Bank mobile app under **Help > Fee Dispute**.

**Tip:** Customers who maintain a combined balance of \$50,000 or more across all Uplus Bank accounts are eligible to upgrade to a Uplus Premier account at no additional cost, which includes automatic waivers on domestic wire fees, saving you \$25.00 per transfer going forward.

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## How to Request a Fee Waiver

Regardless of the fee type, you can submit a waiver request through any of the following channels:

- **Phone:** Call the number on the back of your Uplus Bank card
- **Chat:** Available 24/7 through the Uplus Bank website
- **Mobile App:** Navigate to **Help > Fee Dispute**

A representative will review your account history and notify you of the outcome.  
Approved credits typically appear within one to two business days.