

ACCOUNT FEES SCHEDULE

EFFECTIVE 6-1-22

General Membership/Account Fees

New Member Fee.....	No Charge
Online Personal Teller.	No Charge
Bill Payment	No Charge
Automatic Payroll Deduction....	No Charge
Automatic EFCU Payment Transfer...	No Charge
Account Research Fee...	\$30.00/hour
(\$0.25 per reproduction; Minimum one hour)	
EFCU Official Check (payable to 3rd party)...	\$2.00 each
EFCU Cashier's Check...	\$3.00 each
Money Orders	\$2.00 each
Coin Deposit Fee	5% of total rolled coin
(Minimum \$1.00)	
Check Cashing Fee.....	\$5.00/item
(Waived if aggregate balances are greater than \$100)	
IRA Transfer Fee....	\$20.00
Rejected Remote Deposit Capture...	\$5.00
Returned Deposited Items or Payments...	\$25.00 each
Incoming wire....	\$15.00
Outgoing Domestic wire.....	\$25.00
Outgoing International wire...	\$35.00
Copy of Paid EFCU Official Check....	\$2.00
Copy of Deposited Item...	\$2.00 each
Copy of statement	\$5.00/month
EFCU Official Check Stop Payment...	\$20.00 each
Account Closure (if closed within 90 days)...	\$25.00
Returned Mail Fee (change of address)...	\$7.50
Holiday Club Account Early Withdrawal Fee....	\$15.00 each
Dormant Account Fee....	\$7.50 per month
(No account activity for 30 months or more)	
Minimum balance charge....	\$5.00 per month
(If account below minimum balance requirement)	

Collection Item.... At Cost
Foreign Item Deposit...\$20.00
Verification of Deposit/Credit Inquiry...\$15.00
Notary Service... \$10.00/notary signature
(For non-EFCU documents)
Compliance With Legal Order... \$30.00/hour
(\$0.25 per reproduction; Minimum one hour)
FAX Transmission.....\$1.00/page
(sent or received)
Express Mail Services... At Cost
Failure to Furnish Appropriate T.I.N...\$50.00
Paper Statement Fee...\$7.50 per month

Checking/Money Market Account Fees

Monthly Maintenance Fee.... No Charge
Direct Deposit.... No Charge
Returned Deposit Item.... \$25.00
NSF/UCF Return Items.... \$25.00 each
NSF/UCF Paid Items.... \$25.00 each
Automatic Overdraft Transfer....\$5.00 each
Copy of Paid Draft.... \$5.00/draft
(Two copies per month free)
Copy of Deposited Item.... \$5.00 each
Stop Payment Set-up Fee.... \$15.00
Stop Payment Processing Fee.... \$5.00
Temporary Stop Payment Fee.... \$20.00
Custom Printed Counter Checks.... \$2.00 (4 checks)
Custom Printed Checks....Per Current Price List
Printed Account History.....\$5.00
Statement Reconciliation Assistance.... \$25.00 per hour
(Minimum one hour)
Money Market Minimum Balance Charge.... \$20.00/month
(If Account below minimum balance requirement)
Money Market Excess Check Presented Fee.... \$10.00/item

Electronic Services Fees

ATM/debit Enrollment.... No Charge
ACH Stop Payment Set-up Fee.... \$15.00

ACH Stop Payment Processing Fee.... \$5.00
ACH Late Payment Return...\$5.00
ATM Transaction Fee for Non-CO-OP ATM.... \$3.00 each
ATM Deposit Error .. \$7.50/deposit
Additional ATM/Debit card.... \$5.00/card
Replacement of Member Selected PIN.... \$5.00
Replacement of lost ATM/Debit card.... \$15.00/card
Re activation of an ATM/Debit card... \$15.00
Instant Issue of an ATM/Debit Card... \$25.00
Copy of MasterMoney Sales Receipt.... \$5.00
MasterMoney Chargeback Processing.... \$5.00/transaction

Loan Services

MasterCard Classic Annual... FeeWaived
MasterCard Late Fee.... \$25.00/billing cycle
Document Fee.... \$5.00
Automatic Payroll/Transfer Payment...No Charge
Loan Refinance Fee/Closed End... \$25.00/loan/\$45
HELOC Demand Fee... \$25.00/demand
HELOC Subordination... \$50.00 each
Written Loan Payoff Request.... \$25.00/loan

Escondido FCU reserves the right to change or amend rates, fees, terms and conditions of accounts and loans at any time.



Providing Financial Services to Achieve Your Dreams