

# ACCOUNT FEES SCHEDULE

**EFFECTIVE 02-01-15**

## **General Membership/Account Fees**

New Member Fee .....	No Charge
Online Personal Teller..	No Charge
Bill Payment.....	No Charge
ARTS Audio Teller.....	No Charge
Automatic Payroll Deduction	No Charge
Automatic EFCU Payment Transfer	No Charge
Account Research Fee	\$25.00/hour
<i>(\$0.25 per reproduction; Minimum one hour)</i>	
EFCU Official Check (payable to 3 <sup>rd</sup> party)	\$3.00 each
EFCU Cashier's Check	\$3.00 each
Money Orders .....	\$2.00 each
Coin Deposit Fee 5% of total rolled coin	
<i>(Minimum \$1.00)</i>	
Check Cashing Fee .....	\$5.00/item
<i>(Waived if aggregate balances are greater than \$100)</i>	
Travelers Checks (single signature)	No Charge
Travelers Checks (dual signatures)	\$.50 per \$100
Returned Deposited Items or Payments	\$25.00 each
Incoming wire.....	\$10.00
Outgoing Domestic wire ....	\$20.00
Outgoing International wire	\$30.00
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) \$5.00  
 Dormant Account Fee \$7.50 per month  
 (*No account activity for 30 months or more*)  
 Minimum balance charge \$7.50 per month  
 (*If account below minimum balance requirement*)  
 Holiday Club Account Early Withdrawal Fee \$15.00 each  
 Collection Items ..... At Cost  
 Foreign Item Deposit.....\$15.00  
 Verification of Deposit/Credit Inquiry \$15.00  
 Notary Service \$10.00/notary signature  
 (*For non-EFCU documents*)  
 Compliance With Legal Order \$25.00/hour  
 (*\$.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.....\$2.00 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 \$20.00  
ACH Stop Payment Processing Fee \$5.00  
ATM Transaction Fee for Non-CO-OP ATM \$2.00 each  
ATM Deposit Error ... \$5.00/deposit  
Additional ATM/Debit card \$5.00/card  
Replacement of Member Selected PIN \$2.50  
Replacement of lost ATM/Debit card \$15.00/card  
Re activation of an ATM/Debit card \$15.00  
Copy of MasterMoney Sales Receipt \$5.00  
MasterMoney Chargeback Processing \$5.00/transaction

## **Loan Services**

MasterCard Classic Annual Fee Waived  
MasterCard Over Limit Fee \$15.00/billing cycle  
MasterCard Late Fee \$15.00/billing cycle  
Loan Application ..... \$5.00  
Automatic Payroll/Transfer Payment No Charge  
Loan Refinance Fee ...\$25.00/loan  
HELOC/Auto Equity Demand Fee \$25.00/demand  
HELOC/Auto Equity 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***

