



## ACCOUNT FEES SCHEDULE EFFECTIVE 4-1-09

### General Membership/Account Fees

Entrance Fee	No Charge
Entrance 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)	\$2.00 each
EFCU Cashier's Check	\$3.00 each
Money Orders	\$1.50 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 \$100.00)</i>	
Travelers Checks (single signature)	No Charge
Travelers Checks (dual signatures)	\$.50 per \$100
Returned Deposited Items or Payments	\$15.00 each
Incoming wire	\$10.00
Outgoing Domestic wire	\$15.00
Outgoing International wire	\$30.00
Copy of Paid EFCU Official Check	\$2.00
Copy of Deposited Item	\$2.00 each
Copy of statement	\$2.00/month
EFCU Official Check Stop Payment Request	\$20.00 each
Account Closure (if closed within 90 days)	\$25.00
Returned Mail Fee (change of address)	\$5.00
Dormant Account Fee	\$5.00 per month
<i>(No account activity for 30 months or more)</i>	
Minimum balance charge	\$5.00 per month
<i>(If account below minimum balance requirement)</i>	
Holiday Club Account Early Withdrawal/Closure Fee	\$15.00 per withdrawal
Collection Items	At Cost
Verification of Deposit/Credit Inquiry	\$10.00
Notary Service	\$10.00
<i>(For non-EFCU documents) per notary signature</i>	
Compliance With Legal Order	\$25.00/hour
<i>(\$0.25 per reproduction; Minimum one hour)</i>	
FAX Transmission	\$1.00/page
<i>(sent or received)</i>	

Express Mail Services	At Cost
Failure to Furnish Appropriate T.I.N.	\$50.00

**Checking/Money Market Account Fees**

Monthly Maintenance Fee	No Charge
Direct Deposit	No Charge
Returned Deposit Item	\$20.00
NSF/UCF Return Items	\$25.00 each
NSF/UCF Paid Items	\$25.00 each
Automatic Overdraft Transfer	\$2.00 each
Copy of Paid Draft	\$2.00/draft
<i>(Two copies per month free)</i>	
Copy of Deposited Item	\$2.00 each
Stop Payment Set-up Fee	\$15.00
Stop Payment Processing Fee	\$5.00
Temporary Stop Payment Fee	\$20.00
Custom Printed Counter Checks	\$1.00/4 checks
Custom Printed Checks	Per Current Price List
Printed Account History	\$2.00
Statement Reconciliation Assistance	\$25.00 per hour
<i>(Minimum one hour)</i>	
Money Market Minimum Balance Charge	\$20.00/month
<i>(If Account below minimum balance requirement)</i>	
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
ATM Transaction Fee for Non-CO-OP ATM	\$1.00 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	\$7.50/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	No Charge
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