

Member Fee Schedule

Effective July 1, 2015

SHARE/SAVINGS ACCOUNT FEES

Dormant/Inactive Account , per month	\$5.00
<i>(No activity for 18 months, balance less than \$100, no other services being used, and over 18 years of age)</i>	
Non-Sufficient Funds (NSF) Returned , per item (ACH debit)	\$30.00
Platinum Money Market Savings , First 3 withdrawals per month	FREE
More than 3 withdrawals per calendar month, per transaction	\$25.00
Share Account Withdrawal , First 4 withdrawals per calendar month	FREE
More than 4 per calendar month, per transaction	\$2.00

ATM FEES

ATM Transactions at EFCU-Owned w/ EFCU Cards	FREE
International Transaction , per transaction	1.00%
Overdraft by ATM Withdrawal , per item	\$30.00

SHARE DRAFT/CHECKING ACCOUNT FEES

Check Printing (Depends on style selected)	Varies
Debit Card International Transaction , per transaction	1.00%
Debit /ATM Card Replacement , per card	\$5.00
Debit Card Research , per hour	\$15.00
Deposited Item Return , per item	\$10.00
Non-Sufficient Funds (NSF) Returned , per item (Check or ACH debit)	\$30.00
Overdraft Paid , per item (Check, Debit Card, or ACH debit)	\$30.00
Service Charge	
Rewards Checking, per month	FREE
Classic Checking, per month	FREE
Opportunity Checking, per month	\$5.00
Statement/Checkbook Reconciliation , Per hour, 1 hour minimum	\$15.00
Stop Payments	
Order Placed, per order	\$5.00
Item Presented Against Stop Payment Per order (Checks and ACH Debits)	\$20.00

SAFE DEPOSIT BOX FEES

Annual Box Rental Fees	
3 x 5 , per box	\$15.00
5 x 5 , per box	\$25.00
3 x 10 , per box	\$30.00
5 x 10 , per box	\$45.00
10 x 10 , per box	\$75.00
Drilling Fee & Replacement Lock (loss of key)	\$150.00

OTHER FEES

Account Research , per hour	\$15.00
ACH Debit Research , per hour	\$15.00
ACH Phone Payment by Check , per payment	\$5.00
ACH Phone Payment by Credit/Debit Card , per payment	\$15.00
Cashier's Check , per check	\$5.00
<i>(No fee if payable to the member)</i>	
Cashier's Check Stop Payment , per check	\$25.00
Check Cashing , per check	\$5.00
<i>(NO FEE IF: Combined savings and loan balances are at least \$1,000; under 18 years of age; or cashing any check drawn against an EFCU member's account)</i>	
Credit Card International Transaction , per transaction	1.00%
Credit Card Returned Payment , per item	\$25.00
Collection Item , per item	\$35.00
Collection Item Returned , per item	\$25.00
Compliance with Legal Order / Garnishment / Levy , each	\$25.00
Consumer Loan Extension , per extension	\$25.00
Consumer Loan Refinance (in-house) , per occurrence	\$25.00
<i>(When changing an item on an existing loan such as reducing interest rate, changing collateral, changing from fixed to variable rate, or similar change which requires new documentation)</i>	
Dishonored Pre-Authorized Payment / Check	
Written by Member , per item	\$30.00
Document Production , per page	\$1.00
E-Line Overdraft Transfer , per transfer	\$2.00
<i>(Per automatic transfer from loan to cover overdraft)</i>	
Gift Card , per card	\$3.00
Incorrect Address/Returned Mail , per item	\$5.00
Money Order , per item	\$2.00
Popmoney , per item	Varies
Wire Transfer – Domestic Outgoing , per wire	\$15.00
Wire Transfer – International Outgoing , per wire	\$40.00
Wire Transfer Return , per wire	\$15.00

Business Schedule of Fees

Effective July 1, 2015

As part of this community, we have a vested interest in businesses succeeding in the Greater Baton Rouge area.

We offer the benefits of local decisions, competitive rates and fees, and a customized approach to your entire experience.

We can deliver what you need to make your business even more successful. To promote and enhance the growth of your visit, come see us for:

- Business Real Estate
- Business Equipment/Vehicles
 - Business Construction
- Operating Capital Lines of Credit
 - Business Start-Up Loans
- Small Business Administration Loans (SBA)
 - USDA Rural Development Loans
- Business Purchases or Expansions
 - Business Credit Cards
 - Business Checking Accounts

BUSINESS DIVIDEND SHARE DRAFT/CHECKING ACCOUNT FEES

Business Checking , per month	\$10.00
<i>(If \$5,000 average daily balance not maintained)</i>	
Business Transactions (debits and credits),	
0-400 (first 400 items), per item	FREE
401 and greater, per item	\$0.10
Treasury Tax Service	FREE

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