

## Member Fee Schedule

Effective November 1, 2019

### SHARE/SAVINGS ACCOUNT FEES

|   |         |
|---|---------|
| <b>Dormant/Inactive Account</b> , 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> |         |
| <b>Non-Sufficient Funds (NSF) Returned</b> ,<br>per presentment (ACH debit) .....                                   | \$30.00 |
| <b>Platinum Money Market Savings</b> ,<br>First 3 withdrawals per month .....                                       | FREE    |
| More than 3 withdrawals per calendar month,<br>per transaction .....  | \$25.00 |
| <b>Share Account Withdrawal</b> ,<br>First 4 withdrawals per calendar month .....                                   | FREE    |
| More than 4 per calendar month, per transaction .....   | \$2.00  |

### ATM FEES

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

### SHARE DRAFT/CHECKING ACCOUNT FEES

|  |         |
|--|---------|
| <b>Check Printing</b> (Depends on style selected) .....                                    | Varies  |
| <b>Debit Card International Transaction</b> , per transaction .....                        | 1.00%   |
| <b>Debit /ATM Card Replacement</b> , per card .....  | \$5.00  |
| <b>Deposited Item Return</b> , per item .....  | \$10.00 |
| <b>Non-Sufficient Funds (NSF) Returned</b> ,<br>per presentment (Check or ACH debit) ..... | \$30.00 |
| <b>Overdraft Paid</b> ,<br>per presentment (Check, Debit Card, or ACH debit) .....         | \$30.00 |
| <b>Service Charge</b><br>Rewards Checking, per month .....                                 | FREE    |
| Classic Checking, per month .....  | FREE    |
| Opportunity Checking, per month .....  | \$5.00  |
| <b>Stop Payments</b><br>Order Placed, per order .....                                      | \$5.00  |

### SAFE DEPOSIT BOX FEES

|  |          |
|--|----------|
| <b>Annual Box Rental Fees</b>                                  |          |
| <b>3 x 5</b> , per box .....                                   | \$15.00  |
| <b>5 x 5</b> , per box .....                                   | \$25.00  |
| <b>3 x 10</b> , per box .....                                  | \$30.00  |
| <b>5 x 10</b> , per box .....                                  | \$45.00  |
| <b>10 x 10</b> , per box .....                                 | \$75.00  |
| <b>Drilling Fee &amp; Replacement Lock</b> (loss of key) ..... | \$200.00 |

### OTHER FEES

|  |         |
|--|---------|
| <b>ACH Phone Payment by Check</b> , per payment .....  | \$5.00  |
| <b>ACH Phone Payment by Credit/Debit Card</b> , per payment .....  | \$15.00 |
| <b>Cashier's Check</b> , per check .....   | \$5.00  |
| <i>(No fee if payable to the member)</i>   |         |
| <b>Cashier's Check Stop Payment</b> , per check .....  | \$25.00 |
| <b>Check Cashing</b> , 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>                                  |         |
| <b>Credit Card International Transaction</b> , per transaction .....   | 1.00%   |
| <b>Credit Card Returned Payment</b> , per item .....   | \$25.00 |
| <b>Compliance with Legal Order / Garnishment / Levy</b> , each .....   | \$25.00 |
| <b>Consumer Loan Extension</b> , per extension .....   | \$25.00 |
| <b>Consumer Loan Refinance (in-house)</b> , 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> |         |
| <b>Dishonored Pre-Authorized Payment / Check</b><br><b>Written by Member</b> , per presentment .....   | \$30.00 |
| <b>E-Line Overdraft Transfer</b> , per transfer .....  | \$2.00  |
| <i>(Per automatic transfer from loan to cover overdraft)</i>   |         |
| <b>Incorrect Address/Returned Mail</b> , per item .....  | \$5.00  |
| <b>Money Order</b> , per item .....  | \$2.00  |
| <b>Popmoney</b> , per item .....   | Varies  |
| <b>Wire Transfer – Domestic Outgoing</b> , per wire .....  | \$15.00 |
| <b>Wire Transfer – International Outgoing</b> , per wire .....   | \$40.00 |
| <b>Wire Transfer Return</b> , per wire .....   | \$15.00 |