

## Member Fee Schedule

Effective December 31, 2022

### 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> , per presentment (ACH debit) .....	\$25.00
<b>Platinum Money Market Savings</b> , First 3 withdrawals per month .....	FREE
More than 3 withdrawals per calendar month, per transaction .....	\$25.00
<b>Share Account Withdrawal</b> , 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 .....	\$25.00

### 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> , per presentment (Check or ACH debit) .....	\$25.00
<b>Overdraft Paid</b> , per presentment (Check, Debit Card, or ACH debit) .....	\$25.00
<b>Service Charge</b>	
Rewards Checking, per month .....	FREE
Classic Checking, per month .....	FREE
Opportunity Checking, per month .....	\$5.00
<b>Stop Payments</b>	
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>Dishonored Pre-Authorized Payment / Check</b>	
<b>Written by Member</b> , per presentment .....	\$25.00
<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

## Business Schedule of Fees

Effective December 31, 2022

### BUSINESS DIVIDEND SHARE DRAFT/CHECKING ACCOUNT FEES

Business Checking, per month ..... \$10.00  
*(If \$5,000 average daily balance not maintained)*

### BUSINESS SHARE DRAFT/CHECKING ACCOUNT FEES

Business Checking, per month ..... FREE

### SHARE/SAVINGS ACCOUNT FEES

Dormant/Inactive Account, per month ..... \$5.00  
*(No activity for 18 months, balance less than \$100, no other services being used, and over 18 years of age)*

Non-Sufficient Funds (NSF) Returned,  
per presentment (ACH debit) ..... \$25.00

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 ..... \$25.00

### 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

Deposited Item Return, per item ..... \$10.00

Non-Sufficient Funds (NSF) Returned,  
per presentment (Check or ACH debit) ..... \$25.00

Overdraft Paid,  
per presentment (Check, Debit Card, or ACH debit) ..... \$25.00

#### Service Charge

Rewards Checking, per month ..... FREE

Classic Checking, per month ..... FREE

Opportunity Checking, per month ..... \$5.00

#### Stop Payments

Order Placed, per order ..... \$5.00

### 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) ..... \$200.00

### OTHER FEES

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  
*(No fee if payable to the member)*

Cashier's Check Stop Payment, per check ..... \$25.00

Check Cashing, per check ..... \$5.00  
*(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)*

Credit Card International Transaction, per transaction ..... 1.00%

Credit Card Returned Payment, per item ..... \$25.00

Compliance with Legal Order / Garnishment / Levy, each ..... \$25.00

Consumer Loan Extension, per extension ..... \$25.00

#### Dishonored Pre-Authorized Payment / Check

Written by Member, per presentment ..... \$25.00

E-Line Overdraft Transfer, per transfer ..... \$2.00  
*(Per automatic transfer from loan to cover overdraft)*

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