

Member Fee Schedule

Effective August 1, 2025

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 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	\$5.00
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
Consumer Loan Extension , per extension	\$25.00
Dishonored Pre-Authorized Payment / Check Written by Member , per presentment	\$25.00
Incorrect Address/Returned Mail , per item	\$5.00
Money Order , per item	\$2.00
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 August 1, 2025

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%
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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
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ACH Phone Payment by Credit/Debit Card \$5.00

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Credit Card Returned Payment, per item \$25.00

Consumer Loan Extension, per extension \$25.00

Dishonored Pre-Authorized Payment / Check

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Incorrect Address/Returned Mail, per item \$5.00

Money Order, per item \$2.00

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Wire Transfer – International Outgoing, per wire \$40.00

Wire Transfer Return, per wire \$15.00