



Fee Schedule

Effective August 1, 2009

(This Fee Schedule replaces any and all previous ECFCU Fee Schedules upon the Effective Date.)

Share and Share Draft Accounts

Lifetime Membership	free
Monthly Account Service	free
Monthly Service (Additional & Business Accounts)	\$5.00
Check Printing	at cost
Copy of Account History (30 day maximum)	\$1.00
<i>(Account History available on Internet Teller)</i>	free
Copy of Paid Check	\$2.00
<i>(Paid Check Images available on Internet Teller)</i>	free
Copy of Account Statement	\$3.00
Overdraft Transfer (Loan or Share)	\$1.00
Excess Share Savings Withdrawal (greater than six in one month period)	\$2.00
Monthly Inactive Account (account balance of less than \$250 and no activity for over one year)	\$5.00
Escheat Notification	\$2.00
Locator Fee (returned mail notification)	\$5.00
Holiday Club Early Withdrawal	\$5.00
Early Account Closure (open less than 90 days)	\$10.00
Stop Payment (each item or sequential series)	\$20.00
Cancel Stop Payment Order	\$5.00
Return Deposit Item	\$20.00
Reclear Return Deposit (resubmitted items)	\$5.00
Return Item (non-sufficient funds)	\$25.00
Courtesy Pay (item paid against incoming funds)	\$25.00

ATM/Check Card Services

Point of Sale (POS) Transactions	free
Co-Op/Star Network ATM Transactions	free
Replacement PIN (first replacement free)	\$5.00
Replacement Card (first replacement free)	\$10.00
Overnight Card Replacement	\$20.00
Overdrawn Account Transaction	\$25.00

Visa Card Services

Cash Advance	free
Balance Transfer	free
Late Fee (at 15 days) greater of 10% of payment or Over Limit	\$20.00 \$25.00
Replacement Visa Card	\$10.00
Overnight Card Replacement	\$20.00
Return Visa Payment (non-sufficient funds)	\$25.00

Loans

Consumer Loan Processing	free
Late Fee (at 15 days) greater of 10% of payment or	\$20.00
Loan Rate/Term Refinance	\$25.00
Mini/Auto Equity Loan Processing	\$50.00
Mini/Auto Equity Subordination	\$25.00
Real Estate Loan Processing	\$150.00
Other Real Estate Fees:	
Demand Statement	\$30.00
Reconveyance	\$45.00
Subordination	\$65.00

Additional Services

Internet Teller (website inquiries and transactions)	free
Audio Teller (telephone inquiries and transactions)	free
Direct Deposit/Payroll Deduction	free
Cashiers Check (payable to account holder)	free
Cashiers Check (payable to third party)	\$2.00
Stop Payment/Cashiers Check	\$20.00
Notary (credit union documents only)	free
Notary (per signature, non-credit union documents)	\$10.00
Verifications (Deposit or Mortgage)	\$10.00
Wire Transfer (Incoming)	\$10.00
Wire Transfer (Outgoing)	\$20.00
Account Assistance/per hour (balancing/research)	\$20.00
Legal Process Compliance/per hour (plus .30/copy)	\$50.00
Witness Fee/per day(subpoenaed by legal process)	\$50.00

Fees and charges subject to change.

Other fees and charges may apply.