

**EMPLOYEES
CHOICE**
Federal Credit Union
Service Charges and Fees
Effective October 1, 2016

Share and Share Draft Accounts

Lifetime Membership	FREE
Monthly Account Service	FREE
Monthly Service (<i>add'l accts & business accts</i>)	\$5.00
Account Statement Copy	\$3.00
<i>(e-statements available on Internet Teller)</i>	FREE
Account Transaction History (<i>per page</i>)	\$1.00
<i>(account history available on Internet Teller)</i>	FREE
Check Printing	Cost
Check Copy (<i>paid, deposited, or cashiers</i>)	\$3.00
<i>(paid check images available on Internet Teller)</i>	FREE
Overdraft Transfer (<i>share or line of credit</i>)	\$2.00
Excess Share Savings Withdrawal	\$3.00
<i>(greater than six in one month period)</i>	
Monthly Inactive Account (<i>after 12 months</i>)	\$5.00
Unclaimed Funds State Escheat Notification	\$2.00
Returned Mail/Invalid Address	\$5.00
Holiday Club Early Withdrawal	\$5.00
Early Account Closure (<i>open less than 90 days</i>)	\$10.00
Stop Payment (<i>each item or sequential series</i>)	\$20.00
Cancel Stop Payment Order	\$5.00
Return Deposit Item (<i>including ATM</i>)	\$20.00
Reclear Return Deposit (<i>resubmitted items</i>)	\$5.00
Return Item (<i>non-sufficient funds/NSF</i>)	\$25.00
Courtesy Pay (<i>item paid against incoming funds</i>)	\$25.00

ATM/Check Card Services

CO-OP ATM Transactions	FREE
Non CO-OP ATM Monetary Transaction	\$1.25
Non CO-OP ATM Balance Inquiry	\$1.00
ATM Empty Envelope Deposit	\$20.00
ATM Network Deposit Adjustment	\$5.00
VISA Sales Draft Copy	\$2.00
Replacement PIN (<i>first replacement free</i>)	\$5.00
Replacement Card (<i>first replacement free</i>)	\$10.00
Expedited Card Replacement	Cost
International Service Fee (<i>% set by VISA</i>)	%

Visa Card Services

Annual Fee/Platinum Card	FREE
Balance Transfer	FREE
Cash Advance (<i>% of transaction/\$5 min/\$50 max</i>)	1.00%
VISA Sales Draft Copy	\$2.00
Late Fee (<i>at 15 days</i>)	\$20.00
Replacement Visa Card (<i>first replacement free</i>)	\$10.00
Expedited Card Replacement	Cost
Visa Statement Copy	\$3.00
NSF Visa Payment	\$25.00
International Service Fee (<i>% set by VISA</i>)	%

Loans

DMV Lien Satisfied Form	\$10.00
Late Fee (<i>10% of payment due-at 15 days</i>)	\$20/min
Loan Rate/Term Refinance	\$50.00
Mini/Auto Equity Loan Processing	\$50.00
Real Estate Fees:	
Demand Statement	\$30.00
Reconveyance	\$45.00
Subordination	\$75.00
Loan Modification - 1st Mortgage	\$500.00
Loan Modificaiton - Home Eq/2nd Mortgage	\$100.00

Additional Services

Internet Teller (<i>website inquiries and transactions</i>)	FREE
Cashiers Check (<i>payable to account holder</i>)	FREE
Cashiers Check (<i>payable to third party</i>)	\$3.00
Stop Payment/Cashiers Check	\$20.00
Notary (<i>credit union documents only</i>)	FREE
Notary (<i>per signature, non-credit union documents</i>)	\$10.00
Verifications (<i>deposit or mortgage</i>)	\$10.00
Wire Transfer (<i>incoming</i>)	\$10.00
Wire Transfer (<i>outgoing</i>)	\$25.00
Account Research (<i>per hour</i>)	\$20.00
Photo Copies/Fax Services (<i>per page</i>)	\$0.25
Levy/Lien Processing	\$10.00
Legal Document Processing (<i>per hour plus copy fee</i>)	\$50.00

Fees and charges subject to change.

Other fees and charges may apply.

(This schedule replaces any and all previous ECFCU fee schedules upon the effective date.)