



Fee Schedule

Effective November 1, 2012

Share Draft Accounts:

Non-sufficient Funds Item	\$29.00
Courtesy Pay	\$29.00
Overdraft Transfer	\$ 5.00
Stop Payment - per check	\$20.00
consecutive checks .50 thereafter	
Microfilm Copy of Share Draft	\$ 3.00
If Archival retrieval	\$25.00/hour
Temporary Checks	\$2.00 per page
Monthly Maintenance	
if balance falls below \$100.00	\$ 5.00
Re-Open Misused Share Draft	\$15.00

Cost of Check Printing will be automatically deducted from your share draft checking account.

Debit Cards:

ATM Transaction ECFCU Terminal	FREE
Foreign Terminal	\$ 1.00
ATM Transaction/Outside USA	\$ 2.00
ATM/VISA Check Card Replacement 1st -	\$ 5.00
2nd time	\$20.00
Overdraft Transfer	\$ 5.00
Non-sufficient Funds	\$29.00

Prepaid Plastic Cards:

Gift Cards	\$ 2.95 to \$ 4.95
Large Order Gift Cards (over 25 cards)	\$3.00/per cd
Travel Card	\$ 7.00
Companion Card	\$ 2.95
Reload Card	\$ 3.50
Reloadable Debit Card	\$ 7.00
Monthly Maintenance Fee	\$ 3.00
If Direct Deposit-Monthly Maint. Fee	\$.00

Online Bill Pay 1 st 3 months free	\$4.95/mo
Merchant Return	\$ 5.00
Stop Payment	\$10.00
Non-Sufficient Funds	\$29.00

ACH:

ACH Overdraft Transfer	\$ 5.00
ACH Non-sufficient Funds	\$29.00
ACH Stop Payment	\$20.00
ACH Courtesy Pay	\$29.00

Safe Deposit Boxes:

Lost Key	\$25.00
Drilling	ECFCU cost
Late Payment Fee, after 30 days	\$15.00

Miscellaneous:

Returned Deposit Item	\$12.00
Business Accounts	\$12.00
Money Order	\$ 2.00
Photocopies - per page	\$.25
Research Account - per hour	\$25.00
Copy Share Statement – computer	\$ 2.50
Copy Share Statement-per page	\$10.00
microfiche	
Notary Service - non member	\$ 1.00
Credit Union Teller Check First check free	
\$2.50 per check thereafter	
Credit Union Teller Check Stop Payment	\$20.00
Wire Transfer – outgoing	\$20.00
Wire Transfer - incoming	\$ 5.00
Wire Transfer – Foreign Outgoing	\$35.00
Telephone Transfer	\$ 1.00
3 free per month	
Dormant Account	\$ 5.00
per month after 24 months of inactivity	
Service of Process	
Attachment/Levy/Execution	\$30.00
Payroll Check Cashing	\$ 3.00*
Annual IRA fee	\$10.00
Close new account within 6 months	\$30.00

Senior Citizens Discounts (age 55+):

Free Checking - No monthly service charges and no minimum balance requirement.
 Free Teller Checks - limit 3 per day
 Discounted Money Orders (1.00)
 Discounted Wire Transfers (\$10.00)

*No check-cashing fee if a \$100.00 balance maintained in your share savings account or more than one service is utilized.

Fees are effective November 1, 2012 and are subject to change without notification.