



**Fee Schedule**  
Effective January 10, 2022

**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

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	\$10.00
Overdraft Transfer	\$ 5.00
Non-sufficient Funds	\$29.00
<b>Online Bill Pay</b> 1 <sup>st</sup> 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



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**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 (per Money Order)	\$ 3.00
Photocopies - per page	\$ .25
Research Account - per hour	\$25.00
Copy Share Statement – computer	\$ 2.50
Notary Service – First Document Free, \$5.00 per document thereafter	
Cashier Check (per Cashier Check)	\$ 3.00
Wire Transfer – outgoing	\$20.00
Wire Transfer - incoming	\$ 5.00
Dormant Account	\$ 5.00
per month after 24 months of inactivity	
Service of Process	
Attachment/Levy/Execution	\$30.00
Check Cashing	\$ 3.00**
Annual IRA fee	\$10.00
Close new account within 6 months	\$20.00

**Senior Citizens Discounts (age 55+):**

Free Checking - No monthly service charges and no minimum balance requirement.  
 Free Cashier Checks - limit 1 per day  
 \$3.00 per check thereafter  
 Discounted Money Orders (1.00)  
 Discounted Wire Transfers (\$10.00)

\*More than 1 fee may be imposed on the same transaction.

\*\*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 January 10, 2022 and are subject to change without notification.