



## PERSONAL & BUSINESS ACCOUNT SERVICE FEE SCHEDULE

### General Account Maintenance

Touch Tone Teller Transfers .....	FREE
Educators Online Banking Transfers* .....	FREE
Telephone Transfers by Office Personnel.....	\$3.00
History or Checks Cleared Printout (per month – last 30 days) (FREE in person)* .....	\$3.00
Statement Copies (per month)* .....	\$5.00
Dormant or Inactive Account after 18 months (per month) (excludes accounts with Share Certificate, IRA, or active** loan or credit card accounts).....	\$5.00
Money Market Below Minimum Balance Fee (per month) .....	\$10.00
Early Account Closure (Prime Share – first 90 days after account opening).....	\$20.00
Health Savings Account (HSA) (one-time activation fee).....	\$25.00
Account Balancing or Research (per hour) .....	\$30.00

### Checking

Overdraft Paid by Automatic Transfer from Savings accounts ....	\$5.00
Copy of Paid Check* .....	\$5.00
Deposited Check Returned from Other Accounts .....	\$15.00
ACH Stop Payment.....	\$25.00
Stop Payment Order .....	\$25.00
Deposited Check Returned from Own Account .....	\$30.00
Non-Sufficient Funds .....	\$30.00
EFT Withdrawal Returned or Paid (insufficient funds) .....	\$30.00
Courtesy Overdraft Privilege (OD Privilege Fee).....	\$30.00
Foreign Check (U.S. or foreign funds) (approx. \$10-\$50) .....	COST
Check Order .....	VARIES BY DESIGN

### Debit and Credit Cards

Re-PIN of Debit Card (all full-service locations) .....	FREE
Copy of Draft/Charge Slip (Debit/Credit Card) .....	\$5.00
Replacement of Credit Card or Debit Card .....	\$5.00
Replacement of Metal Card .....	\$40.00
Design My Card (one FREE card within three-year expiration, otherwise fee applies per card) .....	\$10.00
ATM Empty Envelope Deposit .....	\$50.00

### Miscellaneous

Coin Machine (limited use – details on coin machines).....	FREE
Cashier's Checks (checks over \$1,000/one FREE per day) .....	\$3.00
Check Cashing Fee (savings accounts only with less than \$100 – waived for minor accounts) .....	\$5.00
Return Mail or Statement – incorrect address (per month) .....	\$5.00

Bill Pay – same day payment (overnight – expedite) .....	\$34.95
Bill Pay – second day air payment (expedite) .....	\$29.95
Non-Member Cashier's Check/Check Collection Fee .....	\$10.00
Stop Payment on Lost Cashier's Check/Money Order.....	\$25.00
Garnishment/Levy Fee (per order).....	\$30.00
Mortgage Subordination Agreement .....	\$150.00
Crypto Trading Fee .....	2% OF TRANSACTION AMOUNT
Box of Coin .....	\$10.00

### Wire Transfers

Wire Transfer (incoming) .....	\$10.00
Wire Transfer (outgoing - domestic) .....	\$20.00
Wire Trace Fee .....	COST

### Safe Deposit Boxes

Box Sizes and Annual Rental Fees:

3" x 5" x 24" .....	\$30.00
5" x 5" x 24" .....	\$45.00
3" x 10" x 24" .....	\$50.00
5" x 10" x 24" .....	\$65.00
10" x 10" x 24" .....	\$90.00
Lost Key (one key) .....	\$20.00
Late Fee (30 days past due date).....	\$10.00
Drilling Fee (both keys lost - min. \$225).....	COST

\*FREE if done online with Educators Online Banking.

\*\*At least one purchase, advance or payment must be completed within the last 12 months. Effective 9/15/16 and subject to change. Visit [www.ecu.com](http://www.ecu.com) for the most up-to-date fees.

### Other Business Account Service Fees

Business accounts are subject to all fees listed on the Personal & Business Account Service Fee Schedule plus the following:

#### Checking

Monthly Checking Account Fee (waived for estate accounts).....	\$10.00
Per Item Charge for Business Checking (first 300 FREE each month) .....	\$0.15
All Business Checking Set-up Charge (one-time – waived for non-profit checking).....	\$25.00

#### Online Business Banking

Basic Package .....	FREE
Premium Package (per month) (includes ACH & Domestic Wire access) .....	\$30.00
Bill Pay Unlimited Transactions (per month).....	\$15.00

#### Wire Transfers

Wire Transfer (outgoing – international).....	\$50.00
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