



ACCOUNT FEE SCHEDULE

Effective Date: April 15, 2024

Checking\Savings Accounts

Checking Accounts:

Access Checking Service Charge.....\$10.00

Money Market Checking Account

Service Charge (if balance falls below \$2,500).....\$10.00

Real Worth with Interest:

Service Charge (if balance falls below \$1,000).....\$5.00

Value-Added Extras.....\$6.75

Savings Accounts:

Administration Fee (if closed within 90 days).....\$10.00

Account Services

Check/Debit Card Replacement\$5.00

Check Printing..... prices vary

Temporary Checks (4 per page).....\$2.00

Overdraft Fee

(A fee will be assessed each time an item or transaction is presented for payment against an insufficient available balance¹. There is no limit on the total number of overdrafts or fees charged for overdrawing your account. An overdraft fee will not be charged for an item or transaction of \$1.00 or less.).....\$34.00²

Overdraft Transfer Fee (from Savings, Checking or Non-Home Equity Line of Credit) (If enrolled, a fee will be assessed each time an item or transaction is presented for payment against an insufficient available balance.).....\$3.00²

Nonsufficient Funds Fee (NSF)

(An item or transaction may be presented multiple times for payment. Each presentation of the same item or transaction will be charged a separate NSF fee when presented for payment against an insufficient available balance and returned. There is no limit on the total fees charged for such re-presentments. In the event an item or transaction in amount of \$1.00 or less is presented for payment against an insufficient available balance and returned, an NSF will not be charged.).....\$34.00³

Mailed Paper Statement Fee

Personal Checking Account\$2.00

Health Savings AccountFREE

Single Financial Product Fee (per month).....\$5.00⁴

Statement Copy.....\$3.00

Stop Payment.....\$34.00

ATM Services

ATM Account Inquiry (no charge for EECU, CO-OPsm or Allpoint® ATMs).....\$50^{2,5}

ATM Withdrawal (no charge for EECU, CO-OPsm or Allpoint® ATMs).....\$3.00^{2,5}

Credit Card/Loan Services

Skip-A-Payment Fee..... 10% of monthly payment,
(min. \$5.00 || max. \$50.00)

Convenience Payment Fee: Member agrees to pay a fee of up to \$5.00, or such other amount member be charged, when member elects to make a payment using, for example, a debit card, third-party service provider, or other payment method offered and accepted by EECU.

Credit Union Services

Cashier's Check (minimum issue, \$1,000).....\$3.00

Collection Fee (minimum).....\$10.00

Extensive Research Fee (per hour).....\$15.00

International Wire Trace.....\$15.00

Legal Process Fee (e.g., garnishment, levy).....\$100.00

Returned Mail Fee

(incorrect address; per account).....\$5.00

Visa Gift Card\$2.50

Visa Reloadable Debit Card (ATIRAreload)\$4.95

Wire Transfer: Incoming (per wire).....\$15.00

Wire Transfer: Outgoing (Domestic).....\$20.00

Wire Transfer: Outgoing (International)..... prices vary

Safe Deposit Box Services

Limited Locations: (3x5).....\$25.00

(5x5).....\$30.00

(3x10).....\$35.00

(5x10).....\$55.00

(10x10).....\$95.00

Safe Deposit Drill Fee: costs vary

Federally Insured by NCUA

Note: Certain account types may result in waived or reduced fees and/or lower minimum balance requirements to earn dividends/interest.

¹ Available balance is the most current record we have about the funds that are available for your use or withdrawal. It includes all deposits and withdrawals that have been posted to your account, then adjusts for any holds on recent deposits, and any pending transactions that are known to the credit union. This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant or payee.

² Our Standard Overdraft Protection is automatically added to eligible checking accounts at account opening. Fees will be imposed for overdrafts created, for example, by checks, in-person withdrawals, Bill Pay, ACH transactions, or by other electronic means. No overdraft fee will be assessed on ATM and everyday (one-time) debit card transactions unless your account is enrolled in (i.e., you have opted-in) Courtesy Overdraft Protection. If your account is not enrolled in Courtesy Overdraft Protection and there is not enough available money in your checking account or accounts linked for overdraft protection, your ATM and everyday (one-time) debit card transactions will be declined. Recurring debit card payments and other transactions, such as checks, Bill Pay, or ACH transactions, may continue to be authorized into overdraft at our discretion if there is not enough available money in your account and regardless of whether your account is enrolled in Courtesy Overdraft Protection. The payment of transactions into overdraft is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is overdrawn, or you have had excessive overdrafts. You must promptly bring your account to a positive balance. You may opt-out of our overdraft services by contacting the credit union.

³ Fees will be imposed for NSF's created, for example, by checks, Bill Pay, ACH transactions, or by other electronic means. EECU has no control over when, or the number of times, a merchant or payee may present an item or transaction for payment.

⁴ Fee is incurred when a member (age 21+) has a single savings account with a balance less than \$100 for 90 consecutive calendar days.

⁵ This fee is in addition to any fees that an ATM owner may charge. If a subsequent transaction is performed, additional fees may apply.

Revision Date: 4/9/2024