



The following fees are effective **March 9, 2018**

# Schedule Of Fees & Charges

## GENERAL FEES AND CHARGES

Account Activity Printout .....	\$2.00
Account Overdrawn over 30 Days .....	\$15.00
Account Research/Reconciliation (per hr.) .....	\$25.00
ATM-EFCU Transaction (>15 transactions) .....	\$2.00
ATM-Non-EFCU Transaction (>6 transactions) ..	\$2.00
Card Replacement (Debit) .....	\$10.00
Cashier's Check (per check) .....	\$7.00
Corporate Check .....	\$5.00
Domestic Collection Process (per item) .....	\$20.00
Escheat Notice.....	\$2.00
Faxes (outgoing-per 5 pages) .....	\$5.00
International Collection Process (per item) ....	\$30.00
IRA Closure/Transfer.....	\$25.00
Legal Processing (per hour, except if prohibited by Law) .....	\$50.00
Medallion/Signature Guarantee .....	\$30.00
Membership (one time) .....	\$5.00
Money Order .....	\$2.00
Non-sufficient Funds (NSF) (each) .....	\$29.00
Notary (per signature) .....	\$15.00
Non-Member Check Cashing (each item).....	\$10.00
Overdraft Privilege (each item).....	\$29.00
Overdraft Protection (each item) .....	\$3.00
Photocopy Requests (of any type) .....	\$5.00
Returned Item.....	\$29.00
Returned Mail.....	\$10.00
Special Handling (rejected ACH, Checks, ATM corrections) .....	\$5.00
Stop Payment Request .....	\$29.00
Telephone Account Transfer (with staff) .....	\$3.00
Temporary Checks (4 per page) .....	\$3.00
Verification of Deposit .....	\$10.00
Visa Gift Card (per card) .....	\$3.50
Wire Transfer Domestic-Outgoing .....	\$25.00
Wire Transfer International-Outgoing .....	\$50.00

## SAFE DEPOSIT BOXES

3 x 5 (Annual Fee) .....	\$40.00
5 x 5 (Annual Fee) .....	\$50.00
3 x 10 (Annual Fee) .....	\$60.00
5 x 10 (Annual Fee) .....	80.00
10 x 10(Annual Fee) .....	\$100.00
Key Deposit.....	\$40.00
Box Drilling* .....	\$250.00

\*Actual cost incurred due to drilling.

## CHECKING ACCOUNTS

Monthly Service <sup>1</sup> .....	\$6.00
Check Reorder .....	Varies

## REGULAR SAVINGS ACCOUNTS

Below Minimum Balance <sup>2</sup> .....	\$5.00
Excessive Transaction <sup>3</sup> .....	\$10.00

## MONEY MARKET ACCOUNTS

Excessive Transaction <sup>3</sup> .....	\$20.00
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## CREDIT CARDS

Card Replacement .....	\$10.00
Copy of Credit Cards Sale Draft (non-dispute) .....	\$10.00
Copy of Credit Cards Statement .....	\$5.00
Late Payment Fee .....	\$25.00
Returned Item (Credit Card Check) .....	\$29.00

## CONSUMER LOANS

Late Charge.....	\$30.00
Loan Modification Fee .....	\$50.00
Re-Processing .....	\$25.00
Skip-a-Payment.....	\$30.00

1. Checking Monthly Service Fee will be waived with ANY ONE of the following:

- Any loan with a balance including credit cards
- Average daily checking balance of \$1,000 or greater, or
- Average daily balance between checking and ALL other savings accounts of \$4,000 or more
- 25 electronic transactions per month; each use EFCU debit card at an ATM or POS terminal counts as one; each online payment through bill pay counts as one and each ACH counts as one.
- Any active military personnel with notification to the credit union
- Any member under 18 or over 65

2. Monthly fee waived if balance is \$50 or is combined with a checking account or loan product.

3. See Truth in Savings Disclosure. In accordance with Regulation D.

Visit [www.edwardsfcu.org](http://www.edwardsfcu.org) or call 661.952.5945 for a complete listing of our current Dividend Rates.



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