



The following fees are effective **May 1, 2019**

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 ¹ | \$6.00 |
| Check Reorder | Varies |

REGULAR SAVINGS ACCOUNTS

| | |
|--|---------|
| Below Minimum Balance ² | \$5.00 |
| Excessive Transaction ³ | \$10.00 |

MONEY MARKET ACCOUNTS

| | |
|--|---------|
| Excessive Transaction ³ | \$20.00 |
|--|---------|

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 or call 661.952.5945 for a complete listing of our current Dividend Rates.



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