

Checking Account (Share Draft) Fees

Monthly Account Maintenance Fee	....	None
Returned Draft	....	\$35.00
Manual Account Transfer to Cover Draft	....	\$14.00
Stop Payment	....	\$15.00
Account History Printout	....	\$6.00
Account Balancing (Per 1/2 Hour)	....	\$18.00
Draft Printing (Per 150 Checks)		
Standard Check Printing	....	\$16.50
Custom Check Printing	....	Up To \$50.00
Copy of Share Draft	....	\$5.00
MasterCard Debit Card	....	Free
PIN Transactions - Up to Six (6) per Month at ATM	....	Free
Additional PIN Transactions	....	\$1.00 Each
Credit Transactions - Point of Sale	....	Free
ATM		
Overdraw	....	\$35.00
NSF/Voiced Check Deposit	....	\$35.00
NSF Overdraw with Debit Card	....	\$35.00
ACH Overdraft	....	\$35.00
Deposited NSF/Voiced Check	....	\$25.00

Additional Business Checking Account Fees

Monthly Account Maintenance Fee (Waived with E-Statements & \$5000.00 minimum balance)*	....	\$5.95
Transaction Fee		
First 100 per Month	....	Free

Additional Transactions (above 100 per month)	....	\$0.10
<i>AlertMe</i> - Optional Identity Theft Service	....	\$4.25/month

* Monthly account maintenance fee of \$5.95 will be waived in each month the account is actively enrolled in E-Statements by opting out of paper statements as well as by maintaining a minimum aggregate balance of \$5000.00 in the Business Account.

Non-Profit Organizations, Associations and Clubs that are exclusively affiliated with Emerald Group Credit Union as a Select Employment Group (SEG) or Member Non-Profit Organizations, Associations and Clubs with E-Statements and with less than 50 transactions per month may be exempt from the monthly account maintenance fee.

Subject to change without notice.

