



Please note the highlighted fee changes to our Fee Schedule, which are effective February 1, 2023.

<b>FEE SCHEDULE</b>	
<b>SHARE ACCOUNT FEES (SAVINGS)</b>	
Par Value	\$5.00
Inactivity Fee <i>No activity for 12 months or longer; balance under \$100.</i>	\$5.00 per month
Share Only; Low Balance Fee <i>Share Account only, no other services; balance under \$100. This fee will be waived for Youth Accounts.</i>	\$5.00 per month
Escheat Fee (Unclaimed Funds)	\$35.00
Christmas Club Early Withdrawal <i>A Christmas Club early withdrawal fee is assessed when a withdrawal for any amount is made before November 1st each year.</i>	\$5.00
Check Cashing (share balance under \$100)	\$5.00
ATM and PIN Transactions:	
ECU-Owned ATMs (with use of an ECU debit card)	Free unlimited use
First Eight (8) PIN Transactions per Month	Free
Nine (9) or More PIN Transactions per Month	\$1.50 each
Empty Envelope ATM Deposit	\$35.00
Debit Card Replacement	\$20.00
ATM Overdraft	\$35.00
Debit Card Cash Withdrawal Limit	\$500.00 per day
Debit Card Point of Sale (POS) Limit	\$1,000.00 per day
Funds Transfer Debit (FTD) Transaction Limit	\$1,000.00 per day
Account Early Closure (within 6 months)	\$5.00
Account Reinstatement (within 6 months)	\$10.00
Statement Copy	\$6.00
Paper Statement - Regular Account <i>A paper statement fee is assessed for each account receiving mailed paper statements. This fee will be waived for any account that is enrolled in eStatements, and for members ages 0-17 and ages 55 and older.</i>	\$1.00 per statement mailed
Paper Statement - Business Account <i>A paper statement fee is assessed for each business account receiving mailed paper statements. This fee will be waived for any business account that is enrolled in eStatements.</i>	\$5.00 per statement mailed
Wire Transfer (outgoing)	\$20.00
Wire Transfer (incoming)	\$5.00
IRA Transfer/Rollover (outgoing)	\$20.00
Legal Processing	\$50.00 per order
Check Copy	\$5.00 each
Money Order	\$3.00
Official Check	\$5.00
Deposited NSF Check	\$35.00
Returned Mail	\$5.00
Coin Counting Machine	5% of coin balance

SHARE DRAFT ACCOUNT FEES (CHECKING)	
Returned Item - Check, NSF, ACH, EFT - Per Presentment	\$35.00
Overdraft Advantage - Per Presentment	\$35.00
Stop Payment - Check, ACH, Revocation	\$35.00
Courtesy Pay/Overdraft Privilege	\$35.00 per item
Business Checking <i>Waived with \$5000 daily minimum balance.</i>	\$5.95 per month
Account Balancing/Research	\$25.00 per hour
ELECTRONIC SERVICES	
Online Banking/Mobile App	Free
Online Bill Payer	Free
eStatements	Free
ACH Origination Set-Up	\$35.00
Card-to-Account Transfer <i>Maximum \$1,000 per day</i>	\$4.95 per transaction
IRA/SHARE CERTIFICATE ACCOUNTS	
Early Withdrawal Penalty - 12 Month Term or Less	6 months dividends
Early Withdrawal Penalty - More than 12 Month Term	12 months dividends
VISA CREDIT CARDS	
Annual Fee	None
Late Fee (after 5-day grace period)	Up to \$35.00
Returned Payment	Up to \$35.00
Card Replacement	\$20.00
Cash Advance	\$10.00
Foreign Transaction	1.00%
LOANS	
Late Fee <i>A Late Fee is assessed after a 10-day grace period on Consumer Loans and after a 15-day grace period on Real Estate Loans.</i>	10% of payment
Loan Processing Fee <i>Consumer and Home Equity Loans only</i>	\$150.00
Returned Payment	\$35.00
Auto Title Fees	At cost
Loan Re-Application Fee <i>A Loan Re-Application Fee is assessed when re-applying for a loan within 6 months of a rejection.</i>	\$35.00
Skip-A-Pay (Non-Real Estate Loan)	\$35.00
Guaranteed Asset Protection (GAP)	\$499.00
CarFax® Vehicle History Report	\$39.99
Redeemed Repossession	\$350.00 plus storage, redemption, and administration fees
Closed Repossession Order	\$100.00
15-Year Mortgage Refinance Closing Costs	Please call for quote
20-Year Mortgage Refinance Closing Costs	Please call for quote
Home Equity Loan Closing Costs	Please call for quote



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
**AMERICAN SHARE INSURANCE**  
 By members' choice, this institution is not federally insured.  
 MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY  
 ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Rev. 01/2023  
 Effective 02/01/2023