





For questions or inquiries, contact:



PO Box 1865  
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(800) 727-9961

## BUSINESS RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 0 /01/20 :

### FEE SCHEDULE

#### **Savings and Checking Accounts**

Member Share Purchase <sup>1</sup>	\$5.00 one-time
Transaction Fee* (Over 200 Items monthly)	\$0.25 per item
Non-Sufficient Funds (NSF) Return Fee (all debit types)	\$30.00 per item
Last Line of Defense-Courtesy Pay (all debit types) <sup>2</sup>	\$30.00 per item
Self Defense- Overdraft Transfer (excluding Personal Line of Credit)	\$2.00 per item
Negotiated Item- Returned Unpaid	\$6.00 per item
Stop-Payment Fee (single or series)	\$30.00 per item
Stop-Payment Fee- ACH Item (Return/stop/revoke)	\$30.00 per item
Check Copy Fee	\$2.00 per item
Statement Copy Fee	\$3.00 per item
Check Order	Varies

#### **Online and Mobile Banking**

Stop Payment Fee (bill pay)	\$30.00 per item
eBranch Online Banking/ mobile app	Free
eBranch External Transfers Fraud Investigation	\$200.00 per incident
eBranch External Transfers Inquiry/Research eBranch	\$50.00 per incident
External Transfers Inquiry/Research	\$1.00 each
Home Banking Usage Fee (subject to transaction Fee*)	Free
Online-Bill Pay Usage Fee (subject to transaction Fee*)	Free
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#### **ATM and Debit Card Transactions:**

ATM Transactions on Non-EICU Owned ATMs (Free on EICU owned ATMs ) <sup>3</sup>	\$2.00 per transaction
Foreign Currency Transaction Fee (% of amount Converted to U.S. Dollars)	1%
Replacement Card	\$10.00 per card
Rush Card	\$50.00 per card

#### **ACH, Wire Transfers, Negotiable Items**

ACH Return	\$30.00
ACH Overdraft	\$30.00
Wire Transfer - Outgoing - Domestic	\$20.00 per item
Wire Transfer - Outgoing - International	\$40.00 per item
Wire Transfer - all Incoming	\$10.00 per item
Money Order	\$3.00 per item
Cashier's Check	\$3.00 per item

#### **Miscellaneous Fees and Charges:**

New Account Fee	\$5.00 per account
Dormancy Fee (charged after 12 months of inactivity)	\$5.00 per month
Safe Deposit Box Lease	Varies by size
Coin Fee (applicable to all incoming/outgoing coin)	3% in excess of \$20
Check Cashing Fee (if check exceeds account balance)	\$5.00 per check
Non-member Check Cashing Fee	\$5.00 per check
Garnishment/Levy/Subpoena	\$25.00
Record Searches/Research	\$25.00 per hour (\$25.00 minimum)
Garnishment/Levy/Subpoena Research Fee (charged to issuing firm)	\$20.00 per hour (\$20.00 minimum)
Account Reconciliation	\$25.00 per hour (\$25.00 minimum)
Returned Mail/Address	\$7.00
Early Close Fee (account closed within 180 days of opening)	\$5.00

<sup>1</sup> Primary Share Owner/entity is entitled to one vote

<sup>2</sup> ATM/Point-of-sale/Debit Card Courtesy Pay requires member Opt-in

<sup>3</sup> Transactions may be subject to ATM owners surcharge fee as disclosed at the time of transaction. Fee refunds may be applied in bulk at the end of the billing cycle rather than at the time of transaction.

\*Items include all account debits and credits, electronic and in person

