



PO Box 1865, Idaho Falls, ID 83403
Phone: 1-800-727-9961

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 5/1/2020

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Fixed or Variable Rate	Interest Compounded	Interest Credited	Minimum Opening Deposit	Monthly Fee	Minimum Balance to Earn APY
Classic Savings	0.05%	0.05%	Fixed	Quarterly	Quarterly	\$5.00	None	None
Savings Plus (discontinued)	0.05%	0.05%	Fixed	Monthly	Monthly	None	None	\$1,000.00
Pickle Jar Savings	0.10%	0.10%	Fixed	Monthly	Monthly	None	None	None
Individual Retirement	0.05%	0.05%	Fixed	Monthly	Monthly	\$5.00	None	
Insured Money Market:								
\$0.00 - \$2,499.99	0.05%	0.05%	Fixed	Monthly	Monthly	None	None	\$0.00 - \$2,499.99
\$2,500.00 - \$19,999.99	0.10%	0.10%						\$2,500.00 - \$19,999.99
\$20,000.00 - \$74,999.99	0.15%	0.15%						\$20,000.00 - \$74,999.99
\$75,000 or greater	0.20%	0.20%						\$75,000 or greater
Classic Checking	N/A	N/A	N/A	N/A	N/A	\$25.00	N/A	N/A
Experience Checking Available as of July 1, 2020	N/A	N/A	N/A	N/A	N/A	\$25.00	\$6.00	N/A
Golden Access Checking	N/A	N/A	N/A	N/A	N/A	\$25.00	N/A	N/A

The par value of a share in this credit union is \$5.00.

Rates. Rates are subject to change. Contact us anytime for the most current information regarding rates.





PO Box 1865, Idaho Falls, ID 83403
Phone: 1-800-727-9961

CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 8/17/2020

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Fixed / Variable Rate	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty	Renewals
--------------	---------------	-------------------------------	-----------------------	---------------------	-------------------	-------------------------	---------------------	--------------------------	----------

6 Month Certificate

6 Months	0.40%	0.40%	Fixed	None	At Maturity	\$500.00	Not Allowed	90 Days Interest	Automatic with 10-day grace period
----------	-------	--------------	-------	------	-------------	----------	-------------	------------------	------------------------------------

Share Certificates:

1 Year	0.65%	0.65%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	180 Days Interest	Automatic with 10-day grace period
2 Year	0.85%	0.85%							
3 Year	0.95%	0.95%							
4 Year	1.05%	1.05%							
5 Year	1.10%	1.10%							

IRA 6 Month Certificate

6 Months	0.40%	0.40%	Fixed	None	At Maturity	\$500.00	Not Allowed	90 Days Interest	Automatic with 10-day grace period
----------	-------	--------------	-------	------	-------------	----------	-------------	------------------	------------------------------------

IRA Share Certificates:

1 Year	0.65%	0.65%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	180 Days Interest	Automatic with 10-day grace period
2 Year	0.85%	0.85%							
3 Year	0.95%	0.95%							
4 Year	1.05%	1.05%							
5 Year	1.10%	1.10%							

The par value of a share in this credit union is \$5.00.





PO Box 1865, Idaho Falls, ID 83403
Phone: 1-800-727-9961

FEES. Fees are subject to change. Contact us for the most current information.
The following fees are applicable to your accounts, services, and/or transactions as of: 8/1/2020

FEE SCHEDULE

Savings and Checking Accounts

Minimum Savings/Share Balance ¹	\$5.00 each account
Non-Sufficient Funds (NSF)* / Return Fee (all debit types)	\$30.00 per item
Last Line of Defense – Courtesy Pay Fee (all debit types) ²	\$30.00 per item
Self Defense – Overdraft Transfer (excluding Personal Line of Credit)	\$2.00 per transfer
Negotiated item – Returned Unpaid.....	\$6.00 per item
Stop Payment Fee (single or per series).....	\$30.00 per item
Stop Payment – ACH Item (return/stop/revoke ACH).....	\$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
Popmoney® Next Day Send	\$1.00 each
eBranch: Online banking / mobile app	No Fee
eBranch External Transfers Fraud Investigation	\$200.00 per incident
eBranch External Transfers Inquiry/Research.....	\$50.00 per incident
eBranch External Transfers Next Day Send/Request	\$1.00 each

ATM and Debit Card Transactions

ATM Transactions on Non-EICU Owned ATMs 3	\$2.00 per trans
(Free on EICU owned ATMs)	
Foreign Currency Transaction Fee (% of amount converted to US Dollars)....	\$1%
Replacement Card (one free/calendar year/cardholder)	\$10.00 per card
Rush Card	\$50.00 per card

ACH, Wire Transfers and Negotiable Items

ACH Return	\$30.00
ACH Overdraft	\$30.00
Wire Transfer – Outgoing – Domestic	\$20.00 each
Wire Transfer – Outgoing – International.....	\$40.00 each
Wire Transfer – All Incoming	\$10.00 each
Cashier’s Check.....	\$3.00 each
Money Order (maximum \$500)	\$3.00 each

Miscellaneous Fees and Charges

Dormancy (Charged after 12 months of inactivity).....	\$5.00 monthly
Loan Skip Payment.....	\$30.00 each
Foreign Currency Transaction (to US Dollars).....	1% of USD
Safe Deposit Box Lease	Varies by size
Coin (Applicable to Loose or Rolled / Incoming or Outgoing).....	3% after \$20
Check Cashing (Applicable if check exceeds account balance).....	\$5.00 per check
Non-member Check Cashing.....	\$5.00 per check
Garnishment, Levy, Subpoena, Research (Charged to issuing firm).....	\$20.00 per hour
Garnishment, Levy, Subpoena (Charged to member)	\$25.00 per hour
Record Searches, Research (Minimum 1 hour).....	\$25.00 per hour
Account Reconciliation.....	\$25.00 per hour
Returned Mail / Bad Address	\$7.00 per item
Account Early Close (within 180 days of opening).....	\$5.00
Payment Convenience Fee.....	3%
New Account Fee	\$5.00 per account
Waived on youth and teen accounts	
Overnight Mailing Fee	\$15.00 per mailing
Safe Deposit Box Drilling Fee.....	\$150.00 each
Safe Deposit Box Key Replacement.....	\$10.00 each

¹ \$5 minimum balance of primary share maintains membership. Primary share owner is entitled to one vote regardless of number of accounts or shares owned.
² ATM/Point of Sale/Debit card Courtesy Pay requires member to Opt-In
³ Transactions may be subject to ATM owners fee as disclosed at the time of transaction. Fee refunds may be applied in bulk rate at the end of the billing cycle rather than at the time of transaction.

* A particular item may be presented for payment multiple times. You may be charged an NSF fee for each presentment.

