



PERSONAL & BUSINESS ACCOUNT SERVICE FEE SCHEDULE

General Account Maintenance

Touch Tone Teller Transfers	FREE
Educators Online Banking Transfers*	FREE
Telephone Transfers by Office Personnel.....	\$3.00
History or Checks Cleared Printout (per month – last 30 days) (FREE in person)*	\$3.00
Statement Copies (per month)*	\$5.00
Dormant or Inactive Account after 18 months (per month) (excludes accounts with Share Certificate, IRA, or active** loan or credit card accounts).....	\$5.00
Money Market Below Minimum Balance Fee (per month)	\$10.00
Early Account Closure (Prime Share – first 90 days after account opening).....	\$20.00
Health Savings Account (HSA) (one-time activation fee).....	\$25.00
Account Balancing or Research (per hour)	\$30.00

Checking

Monthly Checking Account Fee (on accounts opened after 1/1/10 – waived for estate/retirement accounts)	\$2.00
Overdraft Paid by Automatic Transfer from Savings accounts	\$5.00
Copy of Paid Check*	\$5.00
Deposited Check Returned from Other Accounts	\$15.00
ACH Stop Payment.....	\$25.00
Stop Payment Order	\$25.00
Deposited Check Returned from Own Account	\$30.00
Non-Sufficient Funds	\$30.00
EFT Withdrawal Returned or Paid (insufficient funds)	\$30.00
Courtesy Overdraft Privilege (OD Privilege Fee).....	\$30.00
Foreign Check (U.S. or foreign funds) (approx. \$10-\$50)	COST
Check Order	VARIES BY DESIGN

Debit and Credit Cards

Re-PIN of Debit Card (all full-service locations)	FREE
Copy of Draft/Charge Slip (Debit/Credit Card)	\$5.00
Replacement of Credit Card or Debit Card	\$5.00
Replacement of Metal Card	\$40.00
Picture My Card (one FREE card within three-year expiration, otherwise fee applies per card)	\$10.00
ATM Empty Envelope Deposit	\$50.00

Miscellaneous

Coin Machine (limited use – details on coin machines).....	FREE
Cashier's Checks (checks over \$1,000/one FREE per day)	\$3.00
Check Cashing Fee (savings accounts only with less than \$100 – waived for minor accounts)	\$5.00
Return Mail or Statement – incorrect address (per month)	\$5.00

Bill Pay Unlimited Transactions (per month) (FREE when paying two or more bills per month)	\$5.95
Bill Pay – same day payment (overnight – expedite)	\$34.95
Bill Pay – second day air payment (expedite)	\$29.95
Non-Member Cashier's Check/Check Collection Fee	\$10.00
Stop Payment on Lost Cashier's Check/Money Order.....	\$25.00
Garnishment/Levy Fee (per order).....	\$30.00
Mortgage Subordination Agreement	\$150.00
Crypto Trading Fee	2% OF TRANSACTION AMOUNT
Box of Coin	\$10.00

Wire Transfers

Wire Transfer (incoming)	\$10.00
Wire Transfer (outgoing – domestic)	\$20.00
Wire Trace Fee	COST

Safe Deposit Boxes

Box Sizes and Annual Rental Fees:	
3" x 5" x 24"	\$30.00
5" x 5" x 24"	\$45.00
3" x 10" x 24"	\$50.00
5" x 10" x 24"	\$65.00
10" x 10" x 24"	\$90.00
Lost Key (one key).....	\$20.00
Late Fee (30 days past due date).....	\$10.00
Drilling Fee (both keys lost - min. \$225).....	COST

*FREE if done online with Educators Online Banking.

**At least one purchase, advance or payment must be completed within the last 12 months. Effective 9/15/16 and subject to change. Visit www.ecu.com for the most up-to-date fees.

Other Business Account Service Fees

Business accounts are subject to all fees listed on the Personal & Business Account Service Fee Schedule plus the following:

Checking

Monthly Checking Account Fee (waived for estate/retirement accounts).....	\$10.00
Per Item Charge for Business Checking (first 300 FREE each month)	\$0.15
All Business Checking Set-up Charge (one-time – waived for non-profit checking)	\$25.00

Online Business Banking

Basic Package	FREE
Premium Package (per month) (includes ACH & Domestic Wire access)	\$30.00
Bill Pay Unlimited Transactions (per month)	\$15.00

Wire Transfers

Wire Transfer (outgoing – international).....	\$50.00
---	---------