



PERSONAL & BUSINESS ACCOUNT SERVICE FEE SCHEDULE

General Account Maintenance

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| 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

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|-----------------------------------------------------------------------------------------------------------------|------------------|
| 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

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| 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 |
| Picture My Card (one FREE card within three-year expiration, otherwise fee applies per card) | \$10.00 |
| ATM Empty Envelope Deposit | \$50.00 |

Miscellaneous

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|-----------------------------------------------------------------------------------------------------|--------|
| 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 |

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| 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 |

Wire Transfers

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

Safe Deposit Boxes

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|-------------------------------------------------|---------|
| 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

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|------------------------------------------------------------------------------------------|---------|
| 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

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

Wire Transfers

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