

This schedule of charges for all accounts sets forth certain fees and charges applicable to Regular Shares (“savings”) and Share Draft Accounts (“checking”) effective 01/01/09. This schedule is incorporated as part of your membership agreement with the credit union. You will be notified of changes to these charges.

Abandoned account processing, per account	\$30.00
Account research & reconciliation, per hour	
One hour minimum	\$25.00
Documentation fee per page	\$1.00
ATM transactions at ECU ATM	Free
ATM transactions at “non ECU” ATMs with Value Checking ⁽¹⁾	8 free per month
ATM transactions at “non ECU” ATMs with Value Checking Plus ⁽¹⁾	12 free per month
Excess ATM transactions	\$1.00 each
ATM/Debit Card/Credit Card replacement, per card	\$10.00
Rush replacement	\$55.00
Automatic loan payment	Free
Check Image Statement	Free
Check presented for Collection ⁽²⁾	\$15.00
Check reorders, standard	1 free box per year
Other check reorders	Varies depending on style
Checks presented or other debits made against insufficient funds, per item	\$25.00
Checks presented or other debits made against uncollected funds, per item	\$25.00
Clubs, Holiday or Vacation	Free
Closeout or early withdrawal, per transaction	\$10.00
Deposit items returned unpaid, per item	\$4.80
Duplicate 1098 or 1099	\$5.00
Loan payment book replacement	\$5.00
Money Market withdrawals	
2 per month, \$200.00 minimum per withdrawal	Free
Each withdrawal thereafter	\$10.00
Money Orders (up to \$1,500.00)	\$2.00
Senior citizens	Free
Notice of Levy	\$25.00
Notarization (for Members only)	Free
Overdraft Protection annual fee	None
Official Check (minimum \$1,500) ⁽³⁾	\$5.00
Photocopy of statement or check	\$5.00
Savings withdrawal	4 per month
Each over the counter withdrawal thereafter per month	\$5.00 each
Stop payment	\$20.00
Telephone inquiries via Call 24	Free
Temporary checks (8 checks)	\$3.00
Travelers Cheques	Free
Two Party Travelers Cheques	1% of purchase
Gift Check	\$2.50
Visa Check Card sales draft photocopy	\$10.00
Wire Transfers (Domestic)	
Incoming	Free
Outgoing	\$25.00
Wire Transfers (International)	
Incoming	\$25.00
Outgoing	\$50.00

(1) Other financial institutions may charge an additional fee for use of their ATM
(2) Additional fee may be charged by collecting institution
(3) One free Official check per day (\$1,500 minimum check amount)