



# Fee Schedule

Effective March 1, 2018

## SAVINGS/SHARE ACCOUNTS

Savings/Share Accounts	Minimum Opening Deposit	Minimum Balance to Avoid Monthly Service Fee	Monthly Service Fee	Quarterly Withdrawal Limits	Excessive Withdrawal Fee	Monthly Transfer Limits
Regular Share	\$5.00	None	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Moving Forward	\$5.00	None	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Advantage Club	\$5.00	None	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Christmas Club	\$5.00	None	None	\$5.00 per withdrawal made prior to Nov 1st		Six (6) per month
Club Savings	\$5.00	None	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
CU Succeed	\$5.00	None	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month
Scottie Savers	\$5.00	None	None	Three (3) withdrawals per quarter	\$5.00 per withdrawal	Six (6) per month

## CHECKING/SHARE DRAFT ACCOUNTS

Checking/Share Draft Accounts	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Monthly Service Fee	Monthly Transfer Limits
Preferred Checking	N/A	None	None	None
Smart Checking	N/A	\$1,500.00	\$10.00	None
Moving Forward	N/A	Minimum Average Daily Balance of \$500	\$10.00	None
Advantage Checking	N/A	None	None	None
Campus Checking	N/A	None	None	None
CU Succeed Checking	N/A	None	None	None
Business Checking	\$100.00	\$5,000.00	\$10.00	\$0.15 per transaction after 100 per month
Organizational Checking	\$100.00	None	None	None

## MONEY MARKET ACCOUNTS

Money Market Accounts	Minimum Opening Deposit	Minimum Balance to Avoid Monthly Service Fee	Monthly Service Fee	Monthly Withdrawal or Transfers Limits	Excessive Withdrawal Fee
Money Market Acct	\$2,500.00	\$2,500.00	\$10.00	Six (6) per month	\$5.00 per withdrawal
Money Max Account	\$10,000.00	\$10,000.00	\$10.00	Six (6) per month	\$5.00 per withdrawal
Diamond Account	\$50,000.00	\$50,000.00	\$10.00	Six (6) per month	\$5.00 per withdrawal



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Account Fees	
Membership Early Closure Fee if closed within six (6) months	\$5.00
Dormant Fee - after 12 months inactivity	\$5.00
NSF Fee	\$35.00/per item
Overdraft Privilege Fee	\$29.00/per item
Overdraft Transfer Fee	\$5.00/per item
Return Item Fee	\$30.00/per item
Stop Payment Fee	\$25.00/per item
Levy, Garnishment, Processing	\$75.00
IRA Rollover Fee	\$10.00
Audio Express/Online Banking	
Telephone Transfer/Audio Response	Free
Telephone Transfer/by EACU Associate	\$10.00
Online Banking	Free
Bill Pay	Free
Bill Pay ACH Debit NSF	\$35.00
External Transfers (From FI to FI)	Free
Person2Person (PopMoney)	as low as \$.50
Expedited Payments - Same Day	\$9.95/each
Expedited Payments - Overnight Check	\$15.95/each
Business Accounts Only	
Night Deposit Bag	\$15.00 per bag
Night Deposit Processing	\$3.00 per bag
Rolled Coins - Deposit	\$.10 per roll
Rolled Coins - Provided	\$.10 per roll
Currency Ordered	\$.25 per 100
Debit/ATM Card Related Fees	
Nonproprietary ATM Withdrawal	\$1.00 per transaction
Nonproprietary ATM Transfer	\$1.00 per transaction
Nonproprietary ATM Balance Inquiry	\$1.00 per transaction
Card Replacement Fee	\$10.00
International Transaction Fee	1% of Transaction
International ATM Withdrawal	\$1 + 1% Conversion Fee PLUS ATM Fee
Rush Card Fee	\$55.50
PIN Change or Reminder	FREE

Statement/Document/Research Related Fees	
Account Research or Reconciliation Fee	\$25.00 per hour
Bad Address/Returned Statement Fee	\$5.00 per statement
Copy of Check	\$2.00 per check
Via E-statements/Personal Branch	Free
Copy of Statement	\$5.00 per statement
Via E-statements/Personal Branch	Free
Fax Service Fee - includes three (3) pages	\$5.00 (\$1 per add'l page)
FedEx Fee	actual cost
Quarterly Statements	
E-statements	Free
Paper Statements (members age 62+ exempt from this fee)	\$5.00 per quarter

Wire Transfer/Monetary Instrument Related Fees	
Domestic Wires	
Incoming	\$12.00 per wire
Outgoing	\$20.00 per wire
International Wires	
Incoming	\$15.00 per wire
Outgoing	\$45.00 per wire
Cashier's Check	
Payable to account owner	Free
Payable to Third Party	\$5.00 per check
For Non-Members	\$15.00 per check
Gift Cards	\$5.00 per item
Money Orders	\$5.00 per item
Non-Member - cashing a member EACU check	\$10.00
Prepaid Debit Card	\$10.00
Temporary Checks	\$5.00 per page
Foreign Items	
Foreign Exchange per item plus costs incurred	\$15.00
Purchase Foreign Currency	\$15.00
Foreign Items sent for Collection	\$35.00

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