

TRUTH IN SAVINGS DISCLOSURES

CHECKING & SAVINGS FEE SCHEDULE



SHARES: SAVINGS/CHECKING	
Dormant Account (12 mo. no activity/balance under \$1,000)	
Deposit Item Return Fee (deposited by member then returned)	
Membership Reopen Fee	
Overdraft Transfer (from shares, overdraft protection loans, LOC or Visa® to draft account)	
NSF/Returned Item (Checks, ATM/Debit and ACT/EFT)	
Stop Payments (Checks and ACH/EFTs)	
Bad Address (after no response and two requests for updates)	
Returned Statement	
Reg. D Limits (more than six electronic withdrawals from savings)	
VISA® DEBIT CARD	
Adjustment Fee (ATM/Shared Branching adjustment)	
ATM/Debit Card Foreign Transaction Fee	
Auto Transfers (each transfer required to fund a purchase)	
Replacement Card	
IRA SAVINGS	
Annual Fee	
Closing Fee	
Withdraw Fee	
MISCELLANEOUS	
Account History Printout	
Account Research Fee	
ATM Transaction Fee (for non CO-OP® Network ATM)	
Copy Of Deposited or Draft Item (deposits in the ECU main office)	
ECU Cashier's Checks	
ECU Cashier's Stop Payment	
Foreign Check Processing	
Money Gram	
Money Order	
Non-Member Cashing Checks Drawn on ECU Account	
Levy/Garnishment Processing	
Outgoing Wires/Domestic	
Statement Copy (per month and per account)	
Unclaimed Property Processing (inactive after 36 months)	
LOANS	
Direct Loan Late Fee	
Indirect Loan Late Fee	
Loan Payment By Phone W/Card From Another Institution	
Loan Payment On Online Portal W/ Card From Another Institution	
Visa® Credit Card Late Fee	
ACH/EFT PROCESSING	
Change Transaction Fee (to change date, amount or frequency)	
NSF for Outgoing ACH	
Returned ACH Fee	
Setup Fee (for one-time or recurring but does not apply for recurring loan payments)	
BILL PAY	
Unlimited Access	

Accounts above as of the Effective Date indicated below. The Credit Union may offer other rates in the future. If you have any questions or require current rate information on your accounts, please call the Credit Union.