

SCHEDULE OF ACCOUNT FEES (effective 2/1/2016)

Shares: Savings & Checking

Adjustment Fee	ATM/Shared Branching Adjustment	\$10.00/ item plus fees charged by processor
Dormant Account	12 months no activity/balances under \$1000	\$1.00/month
Holiday Savings Club	Early Withdrawal	\$5.00 each occurrence
	Early Closure (prior to Oct. 1)	\$10.00
Reg D Limits	More than six electronic withdrawals from savings	\$5.00 per item
Returned Deposited Item	Item deposited by member, then returned	\$10.00 each
Auto Transfers	From shares, overdraft protection loans, LOC, or VISA to draft account	\$7.00 each
-to cover check or EFT posting		
Copy of Paid Checks	5 free per month	\$1.00 each subsequent
*Overdraft/NSF/Returned Item	Checks, ATM/Debit, & ACH/EFT	\$28.00 each
Stop Payments	Drafts and ACH/EFTs	\$20.00 each

VISA Debit Card

Auto transfers	each transfer required to fund a purchase	\$2.50 each
With Awards Points Program		\$2.00 monthly
Without Awards Points Program		No Fee
Replacement cards		\$5.00 each
PIN re-set		\$5.00 each request
Disputed Items	Non-fraud merchant dispute	\$15.00 each occurrence

IRA Savings

Annual Fee	\$25.00
Closing Fee	\$25.00

General Services

Account History Printout		\$0.75/page
Account Reconciliation	First time assistance – free	\$20.00 per hour
Copy of Deposited Item	deposited in the ECU main office	\$1.00 per item
ECU Teller Checks		\$2.00 each check
ECU Teller Check Stop		\$20.00 each check
Fax Service	Free cover page	\$1.00 first page/\$0.50 each additional
Foreign Check Processing		min. \$5.00 plus any int'l banking fees
*Levy/Garnishment Processing	Processing Fee	\$35.00 per occurrence
Money Orders		\$1.00 each
Outgoing Wires	Domestic/International	\$15.00/\$35.00 each
Statement Copy	Per monthly statement request per account	\$5.00 each
*Undeliverable Address	After no response to 2 requests for an update	\$5.00 per month

Loans

Late Fees		5% of payment or \$20, whichever is higher
VISA Late Fees & Over Limit Fees		\$20.00
*Loan Payment by Phone		\$5.00 per occurrence
Disputed Items	Non-fraud merchant dispute	\$15.00 each occurrence

ATM Fees

Adjustment Fee	ATM/Shared Branching Adjustment	\$10.00/ item plus fees charged by processor
Transaction Fee	for non-CO-OP network machine use	\$1.00 per transaction

Bill Pay

First 3 Months	NO charge
Less than 3 Bill Pay Transactions every 30 days	\$6.95
3 or more transactions every 30 days	NO charge

*Escheatment

Transfer of abandoned account balance to WA state	\$50.00
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*new or revised fees