

Schedule of Account Fees (Effective 2/8/2018)



1930 6th Ave S. Suite 104
Seattle, WA 98134 206-622-1850

Shares: Savings/Checking

Dormant Account.....\$1.00/month
12 mo. No activity/balance under \$1000

Returned Deposited Item.....\$10.00 each
Deposited by member then returned

Auto Transfer to cover check or EFT Posting
from shares, overdraft protection loans,

LOC or VISA to draft account.....\$7.00 each

Overdraft/NSF/Returned Item.....\$28.00 each
Checks, ATM/Debit, & ACH/EFT

Stop Payments.....\$20.00 each
Checks, ACH/EFTs and debit cards

Bad Address.....\$5.00/month
After no response and 2 requests for update

***Returned Statement**.....\$5.00 each

Reg D Limits.....\$5.00 each
More than six electronic withdrawals from savings

VISA Debit Card

Auto Transfers

each transfer required to fund a purchase...\$2.50 each

***Replacement cards**.....\$10.00 each

Adjustment Fee.....\$10.00/item+
fees charged by processor. ATM/Shared Branching adj.

IRA Savings

Annual Fee.....\$25.00

Closing Fee.....\$25.00

*Withdrawal Fee.....\$25.00

Miscellaneous

Account History Print out.....\$0.75/page

Account Research Fee.....\$20.00/hour

Copy of deposited or draft item\$1.00/item

Deposits in the ECU main office

ECU Teller Checks.....\$2.00 each

ECU Teller Check Stop.....\$20.00 each

Money Orders.....\$1.00 each

Fax Service.....\$0.50/page

Levy/Garnishment Processing.....\$35.00

per occurrence

Outgoing wires/domestic.....\$15.00 each

Statement Copy

Per month and Per account.....\$5.00 each

***Money Gram**.....\$2.00/transaction +
fee charged by processor

Foreign Check Processing.....\$5.00 +
any int'l banking fees

***Non-member Cashing Checks Drawn on
Express Credit Union Account**.....\$5.00/each

Loans

Indirect loan late fee.....5% of payment

Direct loan late fee.....\$20.00

VISA Credit Card late fee.....\$20.00

***Loan payment by phone**.....\$25.00

***Loan payment on online portal**...\$8.00

*ACH/EFT processing

Set up fee.....\$10.00 per set up
for one time or recurring *does not apply for
recurring loan payments

Change Transaction Fee.....\$10.00 per change
to change date, amount, or frequency

NSF Fee for outgoing ACH.....\$10.00 per
transaction

Bill Pay.....First 3 Months.....No Charge

Less than 3 Bill Pay Transactions every 30
days...\$6.95/month

3 or more transaction every 30 days...No Charge

ATM Fees

Transaction

Fee.....\$1.00/transaction
for non CO-OP network machine use

***new or revised fees**