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
Cash Advance Fee for ECU Credit Cards ...............$5.00/each advance

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 .........................$20.00/each advance
Deposits in the ECU main office ............................$1.00/item
ECU Teller Checks ...............................................$2.00 each
ECU Teller Check Stop ........................................$20.00 each
Money Orders ......................................................$1.00 each
Levy/Garnishment Processing .............................$35.00/occurrence
Outgoing wires/domestic ....................................$15.00 each
*Statement Copy - 1 month Free each additional month ..........$5.00 each
Money Gram ......................................................$2.00/transaction
*Home Banking ACH processing fee .......................$2.50 per transaction
(incoming & outgoing)

Dormant Account ..................................................$1.00/month
12 mo. No activity/balance under $1000
*Returned Deposited Item .....................................$15.00 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 per presentment
Checks, ATM/Debit, & ACH/EFT
Stop Payments ....................................................$28.00 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
EScheatment Fee ....................................................$50.00
Early Account Closure fee .................................$5.00 each
(account closed within 90 days of opening)
ATM Fees
Non CO-OP Network Machine Transaction Fee ....$1.00/each
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.

ACH/EFT processing
Set up fee ............................................................$10.00 per set up
for one time or recurring *does not apply for recurring loan pmts
Change Transaction Fee .................................$10.00 per change
to change date, amount, or frequency
*Returned ACH Fee ..................................................$10.00 per presentment
*Home Banking ACH processing fee .................$2.50 per transaction
(incoming & outgoing)

Shares: Savings/Checking
Dormant Account .................................................$1.00/month
12 mo. No activity/balance under $1000
*Returned Deposited Item ....................................$15.00 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 per presentment
Checks, ATM/Debit, & ACH/EFT
Stop Payments ....................................................$28.00 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
EScheatment Fee ....................................................$50.00
Early Account Closure fee .................................$5.00 each
(account closed within 90 days of opening)
ATM Fees
Non CO-OP Network Machine Transaction Fee ....$1.00/each
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.

ACH/EFT processing
Set up fee ............................................................$10.00 per set up
for one time or recurring *does not apply for recurring loan pmts
Change Transaction Fee .................................$10.00 per change
to change date, amount, or frequency
*Returned ACH Fee ..................................................$10.00 per presentment
*Home Banking ACH processing fee .................$2.50 per transaction
(incoming & outgoing)