

# TRUTH IN SAVINGS DISCLOSURES

## CHECKING & SAVINGS FEE SCHEDULE



SHARES: SAVINGS/CHECKING	
Dormant Account (12 mo. no activity/balance under \$1,000)	\$1.00/month
Deposit Item Return Fee (deposited by member then returned)	\$10.00/each
Membership Reopen Fee	\$20.00
Overdraft Transfer (from shares, overdraft protection loans, LOC or Visa® to draft account)	\$7.00/each
Returned Item (Checks, Debit and ACH/EFT)	\$10.00/per presentment - no fee if item under \$10
Stop Payments (Checks and ACH/EFTs)	\$10.00/each
Returned Statement	\$5.00/each month returned
VISA® DEBIT CARD	
Adjustment Fee (ATM/Shared Branching adjustment)	\$10.00/item plus fee charged by processor
ATM/Debit Card Foreign Transaction Fee	1.80%
Auto Transfers (each transfer required to fund a purchase)	\$2.50/each
Replacement Card	\$5.00/each up to 3 per year. After 3 – \$10 each
IRA SAVINGS	
Closing Fee	\$25.00
Withdraw Fee	\$25.00
MISCELLANEOUS	
Account History Printout	\$0.75/page
Loan Rate Review (Credit review to lower loan interest rate)	\$50.00*
ATM Transaction Fee (for non CO-OP® Network ATM)	\$1.00/transaction
Copy Of Deposited or Draft Item (deposits in the ECU main office)	\$1.00/item
ECU Cashier's Checks	\$2.00/each
ECU Cashier's Stop Payment	\$20.00/each
Foreign Check Processing	\$5.00 plus any international banking fees
In-House Auto Loan Refinance	\$100.00*
Money Order	\$1.00/each
Non-Member Cashing Checks Drawn on ECU Account	\$5.00/each
Levy/Garnishment Processing	\$35.00/per occurrence
Outgoing Wires/Domestic	\$15.00/each
Statement Copy (per month and per account)	One month free, then \$5.00/each
Unclaimed Property Processing (inactive after 36 months)	\$25.00
LOANS	
Direct Loan Late Fee	\$20.00 or 5%, whichever is greater
Indirect Loan Late Fee	\$20.00 or 5%, whichever is greater
Loan Payment By Phone W/Card From Another Institution	\$25.00
Loan Payment On Online Portal W/ Card From Another Institution	\$8.00
Visa® Credit Card Late Fee	\$8.00
ACH/EFT PROCESSING	
Change Transaction Fee (to change date, amount or frequency)	\$10.00/per charge
NSF for Outgoing ACH	\$10.00/per presentment
Returned ACH Fee	\$10.00/per presentment
Setup Fee (for one-time or recurring but does not apply for recurring loan payments)	\$10.00/per setup
BILL PAY	
Unlimited Access	No Charge

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. \* indicates new fees or changes to fee

Fees Effective 1/1/2026