

EATON FAMILY CREDIT UNION, INC.  
MEMBER FEE SCHEDULE Effective February 2018

<b>ACH-DEBITS REVERSED/RETURNED</b>			<b>IRAs</b>	
• Due to Non-Sufficient Funds	\$27.50		• Less than Minimum Balance Fee	\$10.00/year
• Stop Payment	\$25.00			
<b>ACH ORIGINATION</b>		No Charge	<b>LESS THAN MINIMUM BALANCE FEE</b>	\$10.00/year
• Changes	\$5.00			
<b>ATM PROGRAM</b>			<b>LOAN APPLICATION FEE</b>	
First 8 ATM Transactions per month Free with \$500 Checking			• Stretch Pay Loan Annual Fee	
\$1,000 Savings or ACH Direct Deposit of Net Pay.			Credit Line of \$250	\$35.00/annually
Contact us for Surcharge-Free options.			Credit Line of \$500	\$70.00/annually
			• Re-Application Fee	\$25.00
			Re-applies for loan within 90 days, no changes in credit worthiness	
			• Indirect Lending Fee	\$175.00
<b>ATM/DEBIT CARD FEES</b>			<b>LOAN CANCELLATION FEE - Loan Ready for Pickup on Member Request Cancelled (Not Valid for Mortgage &amp; Home Equity Loans)</b>	\$25.00
• Transaction Fee - withdrawal, inquiry or deposit (monthly)	\$1.00/trans.			
• Surcharge Fee (monthly)	Listed on ATM		<b>LOAN LATE FEE</b>	
• Card Replacement Fee (after 1)	\$15.00		• After 10 days	5% or \$15/greater
• Withdrawal that makes account negative	\$27.50			
• ATM Empty Envelope	\$25.00		<b>MONEY MARKET</b>	
			Excessive Withdrawal Fee	\$10.00/after 3
<b>DEBIT CARD POINT OF SALE RESEARCH</b>		\$20.00	<b>MEMBERSHIP FEE</b>	No Charge
• Waived if valid Chargeback	per item			
<b>DEPOSITED ITEM CHARGEBACK</b>		\$15.00	<b>MISSING ADDRESS FEE</b>	\$2.50 per month
<b>CHECK CASHING</b>			<b>ONLINE HOME BANKING &amp; BILL PAY</b>	No Charge
• Under \$100 in all accounts	\$5.00			
(Waived if member has a loan or credit card)			<b>OVERDRAFT LINE OF CREDIT FEES</b>	
• On-us Checks	No Charge		• Per Overdraft Transaction	\$2.00
• Non-Members	\$20.00			
<b>CHECKING ACCOUNTS</b>			<b>RECORD RETRIEVAL/ACCOUNT ANALYSIS</b>	
• Account Balancing (no fee if our error)	\$25.00/hr		• Copy of draft or other record	\$5.00/page
• Check Printing Fees	Actual Cost			
• Photo Copy of a Check	\$2.00 per check		<b>SAFETY DEPOSIT BOX</b>	
(If signed up for Home Banking)	No Charge		• Lost key fee	\$25 per key
• Non-Sufficient Funds	\$27.50		• Drill lock on box	\$50.00
• Overdraft Privilege Fee	\$27.50		• 3 x 5 Box Rent	\$25 per key
• Check Return	\$25.00		• 5 x 5 Box Rent	\$50 per key
• Honor Fee	\$27.50		• 5 x 10 Box Rent	\$80 per key
• Stop Payment	\$25.00		• 10 x 10 Box Rent	\$135 per key
• Automatic Share Transfer due to Non-Sufficient Funds	\$5.00 per transfer			
• Second Chance Checking Fee	\$10.00/monthly		<b>STATEMENT COPY</b>	
• Business Checking Fee	\$10.00/monthly		• Computer - Live Teller	\$2.00/page
			• Computer - Ordered on MATT Line	\$2.00/per statement
<b>CLOSED ACCOUNT FEE</b>			<b>TELEPHONE CALL - LIVE TELLER</b>	
• Within 6 months of opening (except term share)	\$5.00		• For balances, transfers, transaction history, or to see if a check has cleared	\$2.00
• Closed & Reopened within 6 months	\$5.00			
<b>COUNTER CHECK WITHDRAWAL</b>			<b>TRANSACTION FEE</b>	
• Under \$50	\$2.00/check		Foreign Debit or Credit Card Processing	4% of trans amt
• Made Payable to a Third Party	\$2.00/check			
• Stop Payment	\$25.00		<b>VISA FEES</b>	
			• Card Replacement (after 1)	\$15.00
<b>CREDIT INSURANCE ON LOANS - Based on Monthly Loan</b>			• Return Check Fee due to Non-Sufficient Funds	\$29.00
• Disability Insurance	\$1.55/\$1,000		• Statement Copy	\$5.00/page
• Credit Life Insurance			• Late Payment Fee	\$19.00
Single	\$0.90/\$1,000			
Joint	\$1.57/\$1,000		<b>WIRE TRANSFER/WIRE SERVICE</b>	
			• Outgoing - Domestic	\$17.00
<b>DORMANT &amp; INACTIVE ACCOUNT FEE</b>		\$5.00/Annually	• Outgoing - Foreign	\$40.00
• Accounts with no transactions in 24 months			• Incoming - Domestic or Foreign	\$6.00
<b>FILING FEES - VEHICLE TITLES</b>		Actual Cost		
			<b>TAX LEVY/GARNISHMENT/LITIGATION/CHILD</b>	
<b>HOME EQUITY LOANS</b>			• When involves court appearance	\$25.00
• Closed End Loans & Home Improvement Loans	Actual Cost		• Child support remittance checks	5% of Remittance
Appraisal, Property Report, Filing, Flood				
• Line of Credit Loans Early pay-off	Actual Cost			
Appraisal, Property Report, Filing, Flood	Prorated			
• VISA Line of Credit	No Cost			