

EATON FAMILY CREDIT UNION, INC.
MEMBER FEE SCHEDULE Effective February 2017
ALL FEES ARE WAIVABLE

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

