

# SCHEDULE OF FEES + CHARGES

<b>SHARE (SAVINGS) ACCOUNT</b>	
Closed within 12 months	\$5.00
Inactive Account Fee per year - 18 years or older w/o activity on any EDUCACU product under that account number.	\$5.00
Dormant Account Closing Fee	\$10.00
Undeliverable Statement/Returned Statement	\$5.00
Excessive Electronic Transfers (more than 6)	\$30.00
<b>EXTRA CREDIT MONEY MARKET SHARE SAVINGS</b>	
Excess Number of Withdrawals Fee (after 6 per month)	\$25.00
<b>TRANSACTION ACCOUNTS</b>	
<b>CHECKING ACCOUNTS</b>	
Draft Return Fee (NSF)	\$30.00
Share draft Overdraft Courtesy Pay (NSF)	\$30.00
ACH Return Fee (NSF)	\$30.00
ACH Overdraft Courtesy Pay (NSF)	\$30.00
ATM Return Fee (NSF)	\$30.00
ATM Overdraft Courtesy Pay (NSF)	\$30.00
Deposit Item Return Fee	\$10.00
Stop Payment Fee per check	\$30.00
Stop Payment Fee (series of checks)	\$30.00
Check Printing Charge	Varies
Statement Copy/ per statement	\$5.00
Copy of Paid Check	\$5.00
Account Reconciliation/per hour (Min. 1 hour)	\$10.00
Wire Transfer	\$15.00

Monthly Maintenance Fee (5 + 5 URC Checking only)	\$5.00
International Wire	\$30.00
Account Research/per hour (Min. 1 hour)	\$10.00
Garnishment/levy each presentment	\$20.00
Credit Union Check Withdrawal	\$4.00
Loan Payment Book (re-order)	\$6.00
<b>EFT - ELECTRONIC FUNDS TRANSFER FEES</b>	
<b>ATM/ATM MASTERCARD DEBIT CARD</b>	
*Excessive ATM Withdrawals	\$.50 each over 8 per month
ATM Plus Network per transaction	\$1.50
Surcharge: If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be taken from your account if you elect to complete the transaction	Varies
Replacement Card Fee (Debit and ATM)	\$15.00
ATM Return Fee (NSF) (Opt-in required)	\$30.00
ATM Photocopy	\$40.00
MasterCard Debit Card NSF Fee (Opt-in required)	\$30.00
<b>PRE -AUTHORIZED EFT'S</b>	
Pre-Authorized Withdraw Returned Item	\$30.00

Effective August 15th, 2021