

Fee and Service Charge Schedule

SAVINGS ACCOUNT	
Account Maintenance Members between the ages of 25-64 will be assessed an account maintenance fee if a combined \$500 average, aggregate balance is not maintained each month (aggregate balance includes all savings/checking accounts per account number). To avoid this fee keep an average balance of \$500 or more between your savings and/or checking accounts. Members may avoid this fee by using one or more of the following Extra Credit Union products: a loan, CD, ATIRAccredit MasterCard, Online Bill Payment and Presentment, Money Market account or IRA.	\$10 per month
Money Market Account Maintenance Members will be assessed an account maintenance fee if the account falls below the minimum \$5000 balance at any point during the month	\$10 per month
Individual Retirement Account (IRA) IRA savings accounts will be assessed an annual fee per IRA savings account	\$50
Account Number Change	\$40
Non-Sufficient Funds (NSF)	\$32 each item
Close Account	\$5
Dormant Account (After 12 months of all account inactivity)	\$5 per month
Dormant Closing (After 3 years of all account inactivity)	\$10
Invalid Address Charge	\$5 per month
CHECKING ACCOUNT	
Account Balancing and Reconciliation	\$40 an hour
Designer Checks	See Pricing Guide
Check Copies	\$5 per copy
Overdraft Charge/ Non-Sufficient Funds (NSF)	\$32 each item
Courtesy Pay	\$32 each occurrence
Overdraft Transfer	\$3 each occurrence
Stop Payment	\$32 per item or series
FUTURITY CHECKING ACCOUNT	
Overdraft Charge/ Non-Sufficient Funds (NSF)	\$15 each item
Courtesy Pay	\$15 each occurrence
Overdraft Transfer	\$3 each occurrence
ATM/DEBIT CARD	
Account Overdrawn via Off-line ATM	\$32 each occurrence
Point-of-Sale Pay (Courtesy Pay at ATM and Retailers)	\$32 each occurrence
Balance Inquiry at any Extra Credit Union or Co-Op Network ATM	FREE
Deposit at any Extra Credit Union or Co-Op Network ATM	FREE
Transfer at any Extra Credit Union or Co-Op Network ATM	FREE
Withdrawal at Extra Credit Union-owned or CO-OP Network ATM	FREE
Balance Inquiry at Foreign ATM	\$2 per inquiry
Deposit at Foreign ATM	\$2 per deposit
Transfer at Foreign ATM	\$2 per transfer
Withdrawal at Foreign ATM (Assessed daily per withdrawal)	\$2 per withdrawal
PIN Re-issue	\$5
Replacement Card	\$5 per card
ONLINE ACCOUNT ACCESS/ONLINE BILL PAYMENT AND PRESENTMENT	
Online Account Access	FREE
Online Bill Payment and Presentment (New Enrollment)	FREE for first three months (no minimum requirement)
Online Bill Payment and Presentment (After New Enrollment FREE Trial Period)	FREE (if three or more bill payment transactions in a month) \$4.95 (if two or less bill payment transactions in a month)
Bill Payment Transaction	Unlimited
Returned Item through Bill Pay (NSF)	\$32 per item
Stop Payment through Bill Pay	\$32 per item
Mobile App/Mobile Site	FREE
HOME EQUITY LINE OF CREDIT (HELOC)	
Appraisals	\$250 & up depending on location
Discharge Mortgage	\$14 & up depending on county
Flood Insurance Search	\$14
Record Mortgage	\$29 & up depending on county
HELOC Returned Payment	\$25 per item
Title Insurances (Based on amount financed)	\$55-\$625
Subordination on Mortgages	\$150
SAFE DEPOSIT BOXES	
2x5 Safe Deposit Box Rental	\$25 per year
3x5 Safe Deposit Box Rental	\$30 per year
3x10 Safe Deposit Box Rental	\$45 per year
5x10 Safe Deposit Box Rental	\$65 per year
10x10 Safe Deposit Box Rental	\$95 per year
Box Drilling (All sizes)	Covering Costs
Replacement Key	\$15 per key
FAMILY SERVICE CENTERS	
Check Cashing	\$2 per check
Withdrawals	\$2 per withdrawal
MISCELLANEOUS	
Phone Account Access (Personal Anytime Teller)	FREE
Fax Machines	\$3.50 first page /\$1 each add'l page
Electronic Statements (eStatements)	FREE
Paper Statement	\$2 per statement generated
Duplicate Statement	\$2 per statement

Foreign Checks	\$5 per check
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MISCELLANEOUS - CONTINUED	
History of Account (At teller window/Member Service Rep)	\$2 for 10 pages or less \$5 for 11 pages or greater
Staff-Assisted Phone Transfer	\$3 per transfer
Deposited Item Returned Unpaid	\$32
Extra Credit Union Cashier's Check	\$5 per check for personal acct
Extra Credit Union Cashier's Check (In lieu of member check)	\$25 per check
Extra Credit Union Cashier's Check Stop Payment	\$32 per check
Account Research	\$40 an hour
Coin Machine	4% total coin amount – members 8% total coin amount – non-members
Garnishment	\$50
Verification of Deposit	\$5
Rolled Coin (over \$50) for Members age 18 & up	4%
Non-member Check Cashing	\$5 per check
Notary Service	\$5 per document
LOANS	
Loan Processing Service Charge	\$35 loan amounts up to \$2,000 \$65 loan amounts above \$4,000
Loan Refinance (IF APPLICABLE, SEE AN MS REP FOR DETAILS)	\$50
Loan Late Payment – loans after 07/01/2010 (15 days past due)	\$35
Loan Late Payment – loans after 05/18/09, but before 07/01/2010 (15 days past due)	\$20
Loan Late Payment - loans before 05/18/09 (30 days past due)	\$20
Extra Quick Loan Application Fee	\$20 each
Monthly Loan Bill Statement	\$2 per month
Record UCC	\$15
Title Transfer	\$15
Line of Credit Advance Staff-Assisted Phone Transfer	\$3 per transfer
WIRE TRANSFERS	
Foreign Wire (Outside United States)	\$50
Domestic Wire** (Within United States) **We do not wire funds to Western Union	\$25
Incoming Wire Transfer	\$5 each

All fees and conditions were in effect at the time of publication and are subject to change. Extra Credit Union reserves the right to impose service fees or change service fees with proper notice to members.

Revised 1/18