

Fee and Service Charge Schedule

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FAMILY SERVICE CENTERS	
Check Cashing	\$2 per check
Withdrawals	\$2 per withdrawal
MISCELLANEOUS	
Staff-Assisted Phone Transfer	\$3 per transfer
Phone Account Access (Personal Anytime Teller)	FREE
Electronic Cash Management (ECM Payment) Staff Assisted Payment	\$10
Electronic Cash Management (ECM Payment) Online/Self Service	\$7.50
Fax Machines	\$3.50 first page /\$1 each add'l page
Electronic Statements (eStatements)	FREE
Paper Statement	\$2 per statement generated
Statement Copy (Duplicate)	\$3 per statement
Foreign Checks	\$10 per check
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
	4% total coin amount – members
Coin Machine	8% total coin amount – non-members
Tax Levy/Garnishment	\$75
Verification of Deposit	\$5
Rolled Coin for Members age 18 & up	4% All
Non-member Check Cashing	\$5 per check
Notary Service	\$5 per document
LOANS	
Land Development Office Office	\$45 for loan amounts above \$2,000
Loan Processing Service Charge	\$75 for 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 - Ioans before 05/18/09 (30 days past due)	\$20
Extra Quick Loan Application Fee	\$35 each
Monthly Loan Bill Statement	\$2 per month
Record UCC	\$15
Title Transfer	\$24
Line of Credit Advance Staff-Assisted Phone Transfer	\$3 per transfer
WIRE TRANSFERS	
Foreign Wire (Outside United States)	\$75
Domestic Wire** (Within United States) **We do not wire funds to Western Union	\$30
Incoming Wire Transfer	\$10 each

*The Account Maintenance Fee will be calculated and debited the first business day after month end from your savings account. 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 12/1/2021