

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, Platinum or Platinum Rewards 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) (per submission/resubmission of an item for payment)	\$32 per submission/resubmission
Close Account	\$5
Dormant Account (After 12 months of all account inactivity)	\$5 per month
Escheats (After 3 years of all account inactivity)	\$50
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) (per submission/resubmission of an item for payment)	\$32 per submission/resubmission
Courtesy Pay (per submission/resubmission of an item for payment)	\$32 per submission/resubmission
Overdraft Transfer	\$3 per occurrence
Stop Payment (Valid for six months)	\$32 per item or series
EXTRA CREDIT CHECKING ACCOUNT	
Product Fee	\$5 per month
CLEAN SLATE CHECKING ACCOUNT	
Product Fee	\$10 per month
FUTURITY CHECKING ACCOUNT	
Overdraft Charge/ Non-Sufficient Funds (NSF) (per submission/resubmission of an item for payment)	\$15 per submission/resubmission
Courtesy Pay (per submission/resubmission of an item for payment)	\$15 per submission/resubmission
Overdraft Transfer	\$3 per occurrence
FUTURITY BONUS CHECKING ACCOUNT	
Product Fee	\$2.50 per month
ATM/DEBIT CARD	
Account Overdrawn via Off-line ATM	\$32 per occurrence
Point-of-Sale Pay (Courtesy Pay at ATM and Retailers)	\$32 per 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
Replacement Card	\$10 per card
Rush Fee ATM or Debit Card	To Cover Costs
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) (per submission/resubmission for an item for payment)	\$32 per submission/resubmission
Stop Payment through Bill Pay (Valid for six months)	\$32 per item
Mobile App/Mobile Site	FREE
HOME EQUITY LINE OF CREDIT (HELOC)	
Appraisals	To cover costs
Discharge Mortgage	To cover costs
Flood Insurance Search	To cover costs
Record Mortgage	\$29 & up depending on county
HELOC Returned Payment	\$25 per item
Title Insurances (Based on amount financed)	To cover costs
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)	To cover costs
Replacement Key	\$25 per key

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
Coin Machine	4% total coin amount – members 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	FREE
LOANS	
Loan Processing Service Charge	\$45 for loan amounts above \$2,000 \$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 - loans 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 9/30/2025