

Commercial Account Fee and Service Charge Schedule

| ALL ACCOUNTS | |
|---|--|
| Transaction* | \$20 per month |
| Dormant Account (After 12 months of all account inactivity) | \$0.25 each |
| Escheat (After 3 years of all account inactivity) | \$5 per month |
| Account Number Change | \$50 |
| Close Account | \$40 |
| System-generated Overdraft Transfer | \$5 |
| Overdraft Charge/ Non-Sufficient Funds (NSF) (per submission/resubmission of an item for payment) | \$3 per transfer |
| Account Balancing and Reconciliation | \$32 per submission/resubmission |
| Designer Checks | \$40 an hour |
| Stop Payment (Valid for six months) | See Pricing Guide |
| Check Copies | \$32 per item |
| | \$5 per copy |
| DEBIT CARD | |
| Account Overdrawn via Off-line ATM | \$32 per occurrence |
| Point of Sale Pay | \$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 | \$5 per card |
| ONLINE ACCOUNT ACCESS/eBILL PAY AND PRESENTMENT | |
| Online Account Access | FREE |
| eBill Pay and Presentment (Minimum three eBill Pay transactions per month) | FREE |
| eBill Pay and Presentment (Less than three eBill Pay transactions per month) | \$4.95 per month |
| eBill Pay Transaction | Unlimited |
| Returned Item through eBill Pay (NSF) (per submission/resubmission of an item for payment) | \$32 per submission/resubmission |
| Stop Payment through eBill Pay (Valid for six months) | \$32 per item |
| 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 | \$15 per key |
| WIRE TRANSFERS | |
| Foreign Wire (Outside United States) | \$60 |
| Domestic Wire* (Within United States)* **We do not wire funds to Western Union | \$25 |
| Incoming Wire Transfer | \$5 each |
| FAMILY SERVICE CENTERS | |
| Check Cashing | \$2.00 per check |
| Withdrawals | \$2.00 per withdrawal |
| MISCELLANEOUS | |
| Coin Machine | 4% total coin amount - members 8% total coin amount — non-members |
| Rolled Coin for Members age 18 & up | 4% All |
| Deposited Item Returned Unpaid | \$32 per item |
| Staff-Assisted Phone Transfer | \$3 |
| Foreign Checks | \$5 per check |
| Statement Copy (Duplicate) | \$3 per statement |
| Extra Credit Union Cashier's Check | \$5 per check |
| 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 |
| Fax Machines | \$3.50 first page /\$1 each add'l page |
| Electronic Statements | FREE |
| Paper Statements | \$2 per statement |
| Tax Levy/Garnishment | \$75 |
| Verification of Deposit | \$5 |
| Notary Service | FREE |

*In this fee schedule, "Transaction Fee" includes any debit or credit posted to any savings and/or checking account in a calendar month. The "Transaction Fee" and Account Maintenance Fee will be calculated and debited the first business day after month end from your commercial 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 01/01/2026