

Commercial Account Fee and Service Charge Schedule

ALL ACCOUNTS	
	\$20 per month
Transaction"	\$0.25 each
Dormant Account (After 12 months of all account inactivity)	\$5 per month
Escheat (After 3 years of all account inactivity)	\$50
Account Number Change	\$40
Close Account	\$5
System-generated Overdraft Transfer	\$3 per transfer
Overdraft Charge/ Non-Sufficient Funds (NSF) (per submission/resubmission of an item for payment)	\$32 per submission/resubmission
Account Balancing and Reconciliation	\$40 an hour
Designer Checks	See Pricing Guide
Stop Payment (Valid for six months)	\$32 per item
Check Copies	\$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