



EFCU FEE SCHEDULE

Share and Share Draft Account

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| Account Balance | Free w/Online Banking |
| ACH Returned Item | \$30.00 per item |
| ACH/Check Stop Payment | \$30.00 per item |
| Below Membership Fee | \$5.00/monthly fee |
| Bill Payment Enrollment | Free (Rush payment fees may apply) |
| Canadian Check Deposit | \$7.50 per check |
| Close Account Fee (within 3 months of opening) | \$25.00 per Suffix |
| CO-OP Shared Branch Transaction | \$1.00 each after 8 transactions per month |
| CU Check Image/Photocopy | \$5.00 each |
| Member Check Image/Photocopy | \$3.00 each or free with Online Banking |
| Courtesy Pay | \$30.00 per paid item paid |
| Deposited/Cashed Item Returned | \$30.00 per item |
| **Dormant Account Fee | \$5.00 per month after one year dormant |
| Draft Account Research/Reconciliation | \$30.00 per hour/one hour minimum |
| Excess Money Market Withdrawals | \$15.00 after two per month |
| Non-Sufficient Funds Fee | \$30.00 per item |
| On-Us Check Cashing for Non-Members | \$5.00 per check |
| Statement Copy/Reprint | \$3.00 per statement or free w/online banking |
| Traditional IRA | \$15.00 annual admin fee |

Plastic Card Transactions

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| ATM Issue/Reissue Card Fee | \$10.00/Bi-annually |
| Visa Cash Advance (Non-Member/Non EFCU Visa) | \$5.00 per advance |
| Expedited Plastic Card Fee | \$40.00 per card |
| Out-of-Network ATM Fee | \$1.00 per transaction not on CO-OP/Jeanie Network |
| Plastic Card Replacement | \$10.00 per card |
| Visa Gift Card | \$3.00 per card |
| Visa Credit Card Late Fee | \$25.00 |
| Visa Credit Card NSF Fee | \$25.00 |

****Keep your account active to avoid dormancy fees.
One transaction per year keeps your account active.**

Board Approved: 12/18/2018 | Effective Date: 02/01/2019

Negotiable Items

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|-----------------------|------------------------|
| Cashier's Check | \$5.00 per check |
| MoneyGram Money Order | \$2.00 per money order |

Loan Fees

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|------------------------------|-----------------------------------|
| Carfax | \$20.00 per report |
| Duplicate Title Fee | \$25.00 per title |
| Excess HELOC Advance | \$10.00 after 6 per quarter |
| GAP Insurance Fee | \$330.00 |
| HELOC Modification Fee | \$225.00 |
| HELOC Application Fee | \$75.00 |
| Insurance Non-Compliance Fee | 1% of loan balance per month |
| Late Loan Payment Fee | \$30.00 after 10-day grace period |
| Loan Extension | \$25.00 per loan |
| Refinance EFCU Consumer Loan | \$95.00- no cash out/decrease APR |
| Skip-A-Pay (Holiday) | \$25.00 per loan/per month |
| Subordination Fee | \$100.00 |
| Title Filing Fee | \$25.00 plus state requirements |

Miscellaneous Transactions

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| Account History Copy | \$1.00 per page |
| ACH Origination Fee (to or from Shares or Share Draft) | \$5.00 per ACH |
| ACH Loan Payment by Phone (Free on home banking) | \$10.00 per ACH-Pending home banking |
| Recurring ACH Set-Up Fee (excluding loan payments) | \$15.00 one-time fee per ACH |
| Coin Sort Fee | 5% if over \$150 total |
| Colorado Payback Processing | 2% or \$25.00 (whichever is less) |
| Fax/Photocopy | \$1.00 per page |
| Garnishments | \$75.00 each |
| Non-Member Notary Service | \$5.00 per stamp |
| Outgoing Domestic Wire | \$30.00 per wire |
| Paper Statement Fee (Does not apply to members 65+) | \$3.00 each statement |
| Electronic Statements | Free w/online banking |
| Return Statement Fee | \$5.00 per statement |

