



# EFCU FEE SCHEDULE

## Share and Share Draft Account

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 Pay Proof of Payment	Free w/Online Banking
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 (Overdraft Items Paid)	\$30.00 per paid item
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

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: 04/25/2018 | Effective Date: 08/01/2018

## Negotiable Items

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

## Loan Fees

Carfax	\$20.00 per report
Duplicate Title Fee	\$25.00 per title
Excess HELOC Advance	\$10.00 after 6 per quarter
GAP Insurance Fee	\$300.00
HELOC Modification Fee	\$225.00
HELOC Application Fee	\$50.00
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

Account History Copy	\$1.00 per page
ACH Origination Fee (excluding loan payments)	\$5.00 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
Recurring ACH Set-Up Fee (excluding loan payments)	\$15.00 one-time fee per ACH
Return Statement Fee	\$5.00 per statement

