



FEE SCHEDULE

Share & Share Draft Accounts	
ACH Returned Item	\$30.00 per item
ACH/Check Stop Payment	\$30.00 per item
Below Par Membership Fee	\$5.00/monthly
Bill Payment Enrollment	Free/Online Banking
Canadian Check Deposit	\$7.50 per check
Courtesy Pay	\$30.00 per item paid
Early Account Closure Fee (within 3 months of opening)	\$25.00 per occurrence
CU Check Image Copy	\$5.00 each
Dormant Account Fee*	\$5.00 per quarter after one year dormant
Draft Account Research/Reconciliation	\$30.00 per hour/one hour minimum
Excess Money Market Withdrawals	\$15.00 per withdrawal after two free per month
Member Check Image Copy	\$3.00 each/or free with online banking
Non-Sufficient Funds Fee	\$30.00 per item
On-Us Check Cashing/Non-Members	\$5.00 per check
Reopen Account (within 3 months of closure)	\$25.00 per occurrence
Statement Copy/Reprint	\$3.00 per statement/free with online banking

Plastic Card Transactions	
Debit Card Loan Payment	\$4.95 per transaction
Expedited Plastic Card Fee	\$45.00 per card
International Transaction Fees (Debit and Credit Card)	1% of each transaction in US dollars
Out-of-Network ATM Fee	\$1.00 per transaction if not in CO-OP Network
Plastic Card Replacement	\$10.00 per card lost/stolen
Visa Card Advance for Non-Member or Non-EFCU Visa	\$5.00 per advance
Visa Credit Card Late Fee	\$25.00
Visa Credit Card Returned Payment Fee (Check/ACH)	\$25.00

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

Loans Fees	
Carfax History Report Fee	\$20.00 per report
Duplicate Title Fee	\$25.00 per title
HELOC Modification Fee	\$225.00
HELOC Application Fee	\$100.00
Late Loan Payment Fee	\$30.00 after 10-day grace period/monthly
Loan Extension	\$30.00 per loan
Non-Compliance Insurance Fee	1% of loan balance per month
Refinance Existing EFCU Consumer Loan	\$95.00 (no cash-out/decrease in APR)
Returned Loan Payment	\$30.00 per item
Skip-A-Pay Fee (Holiday)	\$30.00 per loan/per month
Subordination Fee	\$100.00
Title Filing Fee	\$25.00 + state requirements

Miscellaneous Transactions	
Account History Copy	\$1.00 per page/free online
ACH Origination Fee (to or from Shares/Share Draft)	\$5.00 per ACH
Coin Sort Fee	5% if over \$150 Total
CO Payback Processing	2% or \$25.00 (whichever is less)
Electronic Statements	Free w/online banking
Fax/Photocopies	\$1.00 per page
Garnishments	\$75.00 each
Non-Member Notary	\$5.00 per stamp
Out-Going Domestic Wire	\$30.00 per wire
Paper Statement Fee (does not apply to members 65+)	\$3.00 each statement
Recurring ACH Set-Up (excludes loan payments)	\$15.00 one-time fee per ACH

Board Approved 03/26/2024 | Effective Dated 06/01/2024

***Keep your account active by performing a transaction at least once a year to avoid dormancy fees.**

Equal Housing Lender | Federally Insured by NCUA

