



Savings/Money Market Account Fees

Overlimit Regulation D Withdrawal Fee	\$10
(In excess of 6 convenient transfers or withdrawals)	
Check Cashing Fee	\$3 minimum or 1% maximum
(Charged to members with less than \$100 in savings, and no existing checking or active loan balance)	
Monthly Service Charge	\$10
(If balance falls below \$2,500 in Money Market Account)	

Checking Account Fees

Return Check	\$30
(Non-sufficient funds / uncollected funds)	
Return ACH Fee	\$30
(Non-sufficient funds / uncollected funds)	
Privilege Pay & ATM Overdraft	\$30 each
Monthly Account Activity Fee (Star Checking)	\$5
(Waived if enrolled in e-statements, direct deposit or balance \geq \$100)	
Fresh Start Checking	\$10
Interest Checking	\$10
(If balance falls below \$1,000)	
Stop Payment (Personal and Teller Checks)	\$30
Check Printing Fee	Varies
Expedited Bill Payment	\$20
Temporary Checks	\$5 for 8 checks
(Waived when issued at account opening)	
New Checking Account (Coming Fall 2018)	\$5

Other Service Fees (applicable to all accounts)

Statement Copy/Account History Printout	\$6
Returned Check	
Third Party	\$15
First Party Check	\$30
Cleared Check Copy	\$3
International Wire Trace	\$25
Account Reconciliation (per hour)	\$25
Wire Transfer (outgoing/domestic)	\$25
Wire Transfer (incoming)	\$5
International Wire	Fee Varies
ATM Excessive Withdrawal Fee - Non-ECCU ATM (4 Free /Mth) . . .	\$2
Foreign Collection Items (starting at)	\$30
Domestic Collection Item	\$20
Overdraft Protection Transfer Fee	\$5 (Maximum per day)
Non-Member Check Cashing	\$6 minimum or 1% maximum
Reloadable Debit Card One-Time Fee (non-personalized)	\$9.95
Reloadable Debit Card One-Time Fee (personalized)	\$10.95

Online Loan Payment*	\$5
Online Loan Payment - Credit/Debit*	2.7% of amount + \$5
Payments by Phone	\$10
ACH Origination Same Day	\$30
Overnight Mail Delivery	\$30
VISA Credit Card Payments by Phone	\$5
Loan Skip a Payment Fee (Mail In/Branch)	\$25
Loan Skip a Payment Fee (Online)*	\$5

Other Service Fees
(applicable to all accounts)

Money Order (Member)	\$4
Money Order (Non-member)	\$5
Returned Mail Fee	\$5
Early Account Closing (within 90 days)	\$25
Garnishes, Executions & Levies (plus attorney fees)	\$50/hour
Subpoenas	\$50 Per Subpoena
Teller Checks (Member)	\$5
(Three free per month with Money Market Account)	
Teller Checks (Non-Member)	\$10

Safe Deposit Box Rental (annual)

3x5	\$25
3x10	\$50
5x10	\$75
10x10	\$120
Late Payment Fee (>30 days)	\$10
Key Deposit/Setup	\$15
Charge to Drill Box (lost key)	Actual

Financial Institution to Financial Institution Fees

External Transfer to Another FI	\$5
NSF (Non-Sufficient Funds)	\$30

Business Account Fees
(applicable only to Business Checking Accounts)

Interest Checking	
Monthly Service Charge	\$20
Debit or Credit Transactions over 200/mo.	\$.25 ea
Business Checking Account	
Monthly Service Charge	\$0
Debit or Credit Transactions over 175/mo.	\$.35 ea
Cash Change Order Fee (per order)	\$100

The rates appearing in this Rate & Fee Schedule are accurate and effective for all accounts as of the date indicated below. **New fees are in bold.** If you have any questions or require current rate information on your account, please call the Member Resource Center at (832) 604-4848 during normal business hours.

Unless otherwise indicated, all fees listed herein will be effective August 15, 2018.

*Fee will be effective 10/1/2018.