
Ministry and Business Account Information and Fee Schedule

Effective July 1, 2017



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After hours, please leave a detailed message of how we can reach you worldwide.

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CHECKING

Account Name	General Product Information	Minimum Opening Deposit	Monthly Maintenance Fee	Requirements to Waive Monthly Fee	Transactions
Small Ministry	Designed for small organizations with low monthly account activity.	\$200	<p style="text-align: center;">\$10</p> <p>Monthly fee includes:</p> <ul style="list-style-type: none"> • Up to \$5,000 cash/coin deposited • Visa® Business check card <p>And, a total of up to 150 of the following transactions:</p> <ul style="list-style-type: none"> • Checks paid • Checks deposited • Deposits¹ • Electronic debits or credits² • Point of sale withdrawals³ • Remote deposit capture (RDC) items 	<p>\$5,000 Minimum Balance or \$7,500 Average Daily Balance</p> <p style="text-align: center;">OR</p> <p>4 Point of Sale Transactions per Month using the Account's Visa® Business Check Card(s)</p>	<p>\$0.30 per Transaction Over 150</p> <p>\$0.30 per \$100 Over \$5,000 Cash/Coin Deposited</p>
Ministry	Designed for medium sized organizations with higher balances or monthly account activity.	\$200	<p style="text-align: center;">\$20</p> <p>Monthly fee includes:</p> <ul style="list-style-type: none"> • Up to \$10,000 cash/coin deposited • Visa® Business check card <p>And, a total of up to 300 of the following transactions:</p> <ul style="list-style-type: none"> • Checks paid • Checks deposited • Deposits¹ • Electronic debits or credits² • Point of sale withdrawals³ • Remote deposit capture (RDC) items 	<p>\$20,000 Minimum Balance, or \$25,000 Average Daily Balance, or \$50,000 Minimum Combined Balance⁴</p> <p style="text-align: center;">OR</p> <p>6 Point of Sale Transactions per Month using the Account's Visa® Business Check Card(s)</p>	<p>\$0.30 per Transaction Over 300</p> <p>\$0.30 per \$100 Over \$10,000 Cash/Coin Deposited</p>
FACTS	Exclusively for schools who utilize FACTS Management Company.	\$0	No Charge	N/A	No Charge
Analyzed	Uses account balances to offset activity charges.	\$200	\$15	An earnings allowance may offset activity and maintenance fees.	See "Analyzed Accounts" section under Services and Fees on reverse side.
Ministry Bonus SM	Our highest yielding analyzed account designed to reward organizations who maintain multiple services with ECCU.	\$200	\$12		
Zero Balance (ZBA)	For organizations with multiple departments, field offices, organizations, or to separate an account.	\$200	<p>Analyzed Checking: \$30 Master, \$25 Sub</p> <p>Ministry BonusSM Checking: \$27 Master, \$22.50 Sub</p>		
Ministry Bonus SM Sweep	For organizations with a need for automatically investing excess cash in an overnight high-yield investment account. This account is linked to the Ministry Bonus SM Investment Account.	\$200	\$50		

¹ ATM deposits and transfers completed by ECCU staff count as a deposit. There is no charge for transfers performed using ECCU online banking.

² Electronic debits/credits include ACH received items and point of sale transactions.

³ Point of sale withdrawals do not include ATM transactions.

⁴ Combined Balances includes Minimum Daily Balance of all checking, savings, and certificate accounts which have the same tax reported which has the same tax owner (personal accounts excluded).

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SAVINGS

Account Name	General Product Information	Minimum Opening Deposit	Monthly Maintenance Fee	Requirements to Waive Monthly Fee	Withdrawals
Ministry/Business Savings	Easy access to basic savings at little to no cost.	\$500	\$5	\$500 Minimum Daily Balance	3 Free per Month \$3 each Additional
Money Market Plus	Higher earnings on lower balances and easy access to funds by check.	\$2,500	\$10	\$2,500 Minimum Daily Balance	6 Free per Month \$15 each Additional ⁵
Money Market Maximizer ⁶	Maximum earning power on higher balances and easy access to funds by check.	\$25,000	\$20	\$25,000 Minimum Daily Balance	6 Free per Month \$15 each Additional ⁵
Cash Reserves Savings	High yield savings with quarterly bonus if balances increase. ⁷	\$10,000	No Charge	N/A	3 Free per Month \$10 each Additional
Intro Plus SM Money Market	Exclusively for new organizations to ECCU wanting higher-than-average premium for first six months of membership.	\$25,000	No Charge	N/A	3 Free per Month \$15 each Additional ⁵
Ministry Bonus SM Money Market ⁶	Pays a premium over Money Market Maximizer. Designed to reward organizations who maintain multiple services with ECCU.	\$25,000	\$20	\$25,000 Minimum Daily Balance	6 Free per Month \$15 each Additional ⁵
Prepaid Tuition Money Market	Exclusively for schools with excess funds related to early tuition collection. Only available during certain periods of the year.	\$50,000	No Charge	N/A	3 Free per Month \$15 each Additional ⁵

CERTIFICATE AND INVESTMENT ACCOUNTS

Account Name	General Product Information	Minimum Opening Deposit	Details	Withdrawals
Corporate Certificate	High yielding time deposit account.	\$1,000	Terms available from 30 days ⁸ to five years. Incoming wire fees are refunded for inbound funds invested in certificates.	Restricted Withdrawals ⁹
Ministry Bonus SM Certificate	Higher yielding certificate designed to reward organizations who maintain multiple services with ECCU.	\$1,000	Terms available from 30 days ⁸ to five years. Ministry Bonus SM checking and money market or an Intro Plus SM money market account is required to qualify for this account.	Restricted Withdrawals ⁹
MoneyMover SM Certificate	High yielding 15-month certificate for organizations wanting liquidity, bump-up, and add-on options.	\$50,000	This certificate includes one penalty-free withdrawal, one rate bump-up option per term, and the ability to add deposits at any time.	Restricted Withdrawals ⁹
Year-End Giving Maximizer SM Certificate	High yielding 12-month certificate for organizations to invest year-end giving, with withdrawal features to ensure adequate liquidity.	\$25,000	Unlimited deposits November through January and one penalty-free withdrawal of up to 50% of principal allowed per calendar quarter.	Restricted Withdrawals ⁹
Ministry Bonus SM Investment	A high-yield investment account linked to the Ministry Bonus SM Sweep checking account.	\$0	Minimum Target Balance ¹⁰ in the Ministry Bonus SM Sweep checking account is \$50,000. Funds exceeding the target balance are automatically swept into the investment account.	Sweep Transfers Only

⁵ Regulations limit the number of checks paid on money market accounts to six per month. Checks paid over this amount will result in a withdrawal charge.

⁶ An account closing fee of \$50 will be charged if the account is closed within twelve months.

⁷ The actual bonus received will be four times the growth percentage of the account balance within the quarter, multiplied by the dividends paid in the account over the course of the quarter, subject to the 10 percent maximum cap. Example: 2.5 percent growth in dollars x 4 = 10 percent bonus, or 1.5 percent growth in dollars x 4 = 6 percent bonus.

⁸ A \$25,000 Minimum Opening Deposit and Balance is required for 30-day certificates.

⁹ Accounts are subject to agreement, terms, and conditions contained in ECCU's *Account Agreement and Disclosures*; see the "Product Information and Disclosures" section for detailed product information. Dividend rates and corresponding Annual Percentage Yields (APY) are published on the *Dividend Rate Schedule*.

¹⁰ Target Balance is a predetermined balance that is required before any automatic transfer is performed.

SERVICES AND FEES

ACCOUNT SERVICES AND MISCELLANEOUS

Automatic Overdraft Transfer from Deposit or Loan Account.....	\$10
Check Retrieval by Photocopy ¹	\$2
Deposit Adjustment Fee (per Item).....	\$1.50
Deposited Item Returned.....	\$8
Non-Sufficient Funds (NSF) (per Item).....	\$20
Photocopies.....	\$5
Recurring Automatic Funds Transfer (Between ECCU Accounts) Presented Against NSF.....	\$20
Revoke Preauthorized Debit.....	\$20
Stop Payment (per Item, Series, or Renewal).....	\$20
Accounts Closed within 90 Days of Opening (Except Certificates).....	\$15
Certificate Early Withdrawal Processing Fee.....	\$25
Legal Process: (Attachments, Executions, Tax Levies, etc.).....	\$50
Membership Fee.....	\$25
Night Deposit Bag and Key (One Time).....	\$25
Temporary Checks (per 20 Checks).....	\$3
Transfer to Another ECCU Member - Phone/Fax/Email (per transfer).....	\$5
Transfer to Another ECCU Member - Online (per transfer).....	\$0

ANALYZED ACCOUNTS

Deposit Fees:	Analyzed	Ministry Bonus
Banking Center or Assisted Transfer.....	\$1.35	\$1.22
Night Drop.....	\$1.05	\$0.95
Courier-Vault.....	\$1	\$0.90
Domestic Check Deposited.....	\$0.11	\$0.10
International Check Deposited.....	\$2	\$1.80
Loose Coin Deposited.....	\$5	\$4.50
Cash/Coin Deposited (per \$100).....	\$0.15	\$0.14
Electronic Credit ²	\$0.10	\$0.09
Other Deposits (e.g., Cash Letter, Other Credits).....	\$1.15	\$1.04
Deposit Item Returned.....	\$8	\$7
Withdrawal Fees:		
Check Paid.....	\$0.15	\$0.14
Electronic Debit ²	\$0.10	\$0.09
Inactivity ³	\$3.75	\$3.75
Check Images on CD (per Account, per Month).....	\$25	\$22.50
Other Fees:		
Cash Order.....	\$4	
Cash/Coin Deposited (per \$100).....	\$0.15	
Coin Furnished (per Roll).....	\$0.10	
Currency Furnished (per \$100).....	\$0.10	

INTERNATIONAL ITEMS AND SPECIAL COLLECTION

Incoming Collection Letter.....	\$10
International Check Deposited.....	\$2
International Check Deposited with Special Collection.....	Cost + \$5
International Currency Deposited.....	\$2

TELLER SERVICES

Cashier's Check.....	\$5
Credit Union Checks (Over Three Per Month).....	\$2
Duplicate/Interim Statement.....	\$5
Record Search – Member Request or Subpoena ⁴ (per Hour, One Hour Minimum).....	\$30
Statement Balancing Assistance (per Hour, One Hour Minimum).....	\$30

ONLINE BANKING ACCOUNT RECONCILIATION SERVICES

Comma Separated Values (CSV).....	No Charge
Quicken® (per Month).....	\$7.95
QuickBooks® (per Month).....	\$7.95

INFORMATION REPORTING

Monthly Maintenance Fee ⁵	\$20
Monthly Reporting Fee (per Report ⁶).....	\$5
BAI2 Export Fee ⁷	\$50
Reporting for Additional Accounts (Over 20 Accounts, in Increments of 20 Accounts).....	\$20

WIRE TRANSFER

Online Banking Wire Maintenance Fee (months with wire activity only).....	\$12
Incoming – Domestic and International.....	\$8
Outgoing – Domestic using Online Banking.....	\$12
Outgoing – Domestic.....	\$26
Outgoing – International using Online Banking.....	\$20
Outgoing – International.....	\$36
Wire Tracer.....	\$25

AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH Origination:	
One Time Setup.....	\$100
Monthly Maintenance Fee.....	\$20
File Fee.....	\$5.95
Entry Fee (per Entry).....	\$0.12
NACHA File Upload:	
One Time Setup.....	\$100
Monthly Maintenance Fee ⁸	\$35
File Fee.....	\$9.95
Entry Fee (per Entry).....	\$0.10
Special Handling Fees:	
ACH Returned Item.....	\$5
ACH Notification of Change (NOC).....	\$3
Extended Deadline / Late File Delivery.....	\$25

REMOTE DEPOSIT SERVICES (RDS)

Remote Deposit Capture (RDC)	
Check Deposited Fee (per Check)	
RDC Check Deposited.....	\$0.09
One-Time Setup	
Process Review and Implementation.....	\$150
Additional Scanner Servicing ⁹	\$75
Image File Deposit (IFD)	
Monthly Maintenance Fee (per Account).....	\$45
Check Deposited Fee	
Per File.....	\$2.50
Per Check Deposited.....	\$0.08
One-Time Setup.....	\$99

BILL PAY

Monthly Maintenance Fee.....	\$10
Transaction Fee (per Payment)	
Over 25 Payments per Month.....	\$0.45
Expedited Payment Fee — Overnight.....	\$19.95
Expedited Payment Fee — 2nd Day.....	\$14.95
Expedited Payment Fee — 2nd Day, Electronic.....	\$4.95

VISA® BUSINESS CHECK CARD

ATM/Debit Card Fees:	
Domestic ATM Withdrawals (Over Three per Month).....	\$1.50
International ATM Withdrawal.....	\$3.50
Domestic Over-the-Counter Withdrawal.....	No Charge
International Over-the-Counter Withdrawal.....	\$5
ATM Deposit.....	\$1.35
Other Fees:	
Visa International Transaction ¹⁰	1% of Transaction Amount
Card/PIN Replacement.....	\$5
Rush Shipping — Domestic.....	\$25
Rush Shipping — International.....	\$50

¹ First two photocopies from current statement are free.

² Electronic debits/credits include ACH received items and point of sale transactions.

³ Charged monthly on accounts with no deposit activity that are set up for deposits through one of our correspondent financial institutions

⁴ Plus \$2 per copy and Correspondent Bank Fees (if applicable)

⁵ Includes Information Reporting services for up to 20 accounts and the Cash Position report

⁶ Reports include Account Balances and Activity, Checks Paid Report, Electronic Transactions Report, and Wire Transfer Report.

⁷ Includes BAI2 export capability and access to all Information Reporting online

⁸ This monthly maintenance fee will be assessed in a month where activity is associated with both processing methods.

⁹ Scanners are the property of ECCU and are provided for member use free of charge. ECCU pays for the servicing contract on the first scanner (per member ministry); servicing contracts for additional scanners have a one-time charge per scanner.

¹⁰ Charged for ATM withdrawals and point of sale transactions outside of the United States