
Personal Account Information and Fee Schedule

Effective March 12, 2018



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

www.eccu.org



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.



Personal Account Information and Fee Schedule

ACCOUNT TYPE	ACCOUNT NAME	DIVIDEND BEARING ¹	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE ²	REQUIREMENTS TO WAIVE MONTHLY MAINTENANCE FEE ²	ATM	WITHDRAWAL PRIVILEGES	DOMESTIC ATM WITHDRAWALS	INTERNATIONAL ATM WITHDRAWALS ¹	INTERNATIONAL OTC WITHDRAWALS ¹	SPECIAL FEATURES
Checking	Checking	No	\$25	\$0	N/A	Visa [®] Gold Check Card	Unlimited	Free in CO-OP Network ¹	\$3.50 each ⁵	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • Free Bill Pay • Free domestic ATM withdrawals¹ • Online Wire Transfers • \$3 monthly paper statement fee waived by opting out of paper statements
	Interest Checking	Yes	\$100	\$10	\$1,000 Minimum Daily Balance or \$5,000 Combined Balance ² or Direct Deposit ^{3,4}	Visa [®] Gold Check Card	Unlimited	Free in CO-OP Network ¹	\$3.50 each ⁵	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • Free Bill Pay • Free domestic ATM withdrawals¹ • Online Wire Transfers
SAVINGS	Savings	Yes	\$25	\$0	N/A	Member Express Card	4 Free per month \$6 each additional	Free in CO-OP Network ¹	\$3.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • External Bank Transfer • Free domestic ATM withdrawals¹
	Money Market Savings	Yes	\$500	\$10	\$1,000 Minimum Daily Balance	Visa [®] Gold Check Card or Member Express Card	4 Free per month (3 may be by check) \$6 each Additional	Free in CO-OP Network ¹	\$3.50 each	\$2.50 each + .5% of transaction	<ul style="list-style-type: none"> • Free Online Banking • External Bank Transfer • Free domestic ATM withdrawals¹
	Certificates	Yes	\$1,000	N/A	N/A	N/A	Restricted Withdrawals ⁶	N/A	N/A	N/A	<ul style="list-style-type: none"> • Free Online Banking • Terms from six (6) months to five (5) years
	IRAs Money Market or Certificate	Yes	IRA MM: \$1,500 IRA Cert.: \$1,000	\$12 (Annually per plan)	\$5,000 Balance	N/A	Restricted Withdrawals ⁶	N/A	N/A	N/A	<ul style="list-style-type: none"> • Free Online Banking • We offer Traditional and Roth IRAs

¹Dividend rates and corresponding Annual Percentage Yields (APY) are published on the Dividend Rate Schedule. All accounts are subject to the agreement, terms, and conditions contained in the ECCU Account Agreement and Disclosures.

²The Monthly Fee is your maintenance service charge.

³ECCU will not charge any additional ATM fees, however non-CO-OP ATM fees may apply. For international transactions including POS (Point of Sale) and OTC (Over the Counter), a fee of 1% imposed by VISA[®] will apply and some merchants may opt to charge withdrawal fees.

⁴Combined Balances include the Minimum Daily Balance of all checking, savings, money market accounts, certificates, or IRAs which have the same tax reported for owner (business accounts excluded).

⁵Option restricted to international workers.

⁶Direct Deposit is defined as any regular incoming electronic deposit (ACH) that occurs at least monthly (not including transfers between accounts).

⁷No cost for international workers.

⁸Penalties may apply.

SCHEDULE OF FEES

ACCOUNT SERVICES

Automatic Funds Transfer (Originated to Other Financial Institutions) Returned for NSF	\$5
Automatic Overdraft Transfer from Deposit or Loan Account.....	\$10
Check Retrieval by Photocopy (First Two [2] Photocopies from Current Statement are Free)	\$2
Deposited Item Returned	\$8
Non-Sufficient Funds (NSF) (per Item).....	\$20
Revoke Preauthorized Debit.....	\$20
Stop Payment (per Item, Series, or Renewal).....	\$20

ATM AND CHECK CARD

Replacement Card or PIN	\$0
Rush Shipping Fee — Domestic	\$25
Rush Shipping Fee — International	\$50
Visa® International Transaction Fee ¹	1% of Transaction Amount

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 Checks.....	\$5
Coin Deposited (Bagged Loose Coin).....	\$5
Credit Union Checks (Over Three [3] per Month).....	\$2
Duplicate/Interim Statements.....	\$5

Record Search — Member Request or Subpoena (per Hour, One [1] Hour Minimum)	\$30 + \$2 per Copy
Statement Balancing Assistance (per Hour, One [1] Hour Minimum)	\$30

WIRE TRANSFER

Incoming — Domestic and International ²	\$8
Outgoing — Domestic using ECCU Online Banking	\$18
Outgoing — Domestic.....	\$26
Outgoing — International using ECCU Online Banking.....	\$22
Outgoing — International.....	\$36
Wire Tracer	\$15

MISCELLANEOUS

Accounts Closed within 90 Days of Opening (Except Certificates).....	\$15
Certificate Early Withdrawal Processing Fee.....	\$25
IRA Certificate Early Withdrawal Processing Fee	\$25
IRA Termination Fee	\$15
Legal Process (Attachments, Executions, Tax Levies, etc.)	\$50
Membership Fee.....	\$5 ⁴
Temporary Checks (per 20).....	\$3

ONLINE BANKING: BILL PAY

Monthly Maintenance Fee ³	\$0
Expedited Payment Fee — Overnight.....	\$14.95
Expedited Payment Fee — 2nd Day	\$9.95
Gift Check Fee.....	\$2.99
Charitable Donation Check Fee	\$1.99

¹ Charged for ATM and POS transactions outside of the United States.

² No cost for international workers with Checking or Interest Checking.

³ An inactivity fee of \$5.95 may apply if no Bill Pay/External Bank Transfer transactions are initiated for six consecutive months.

⁴ For a limited time. ECCU will pay the non-refundable \$5 membership fee.