

Fee Schedule

Fees are subject to change without prior notice.

Effective May 1, 2018

Accounts

ACH Credit Origination	\$5/item* ¹
ACH Debit Origination from Collections Department	\$5/item
Stop Payment	\$35/item*
Returned Check/Overdraft/ACH Debit	\$35/item
Courtesy Pay	\$35/item ²
Returned Deposited Items	\$35/item
Premium Checking	No monthly fee
Dividend Checking	\$10/month* ³
Standard Checking	\$8.95/month ⁴
Business Checking (balance below \$2,500)	\$15/month
Business Withdrawal (per withdrawal in excess of 40 withdrawals/month)	\$0.25/withdrawal
Money Market (check withdrawals > three)	\$35/item
Premium Summer Pay Early Withdrawal	\$25/instance ⁵
Low Balance Relationship	\$2/month ⁶
Inactive Account No member activity for a 12 month period	\$5/month
Escheatment Processing Fee	\$50
Account Garnishments/Attachments	\$75
Legal Review	\$75*
Address Maintenance Per mail returned due to an incorrect address	\$5
Account Closing Within six months of opening	\$10

ATM and Debit Cards

Lost Card Replacement	\$10
Non-Educational Systems FCU ATM Transactions	
With ATM Card	\$2 each*
With a Debit Card > Five Transactions	\$2 each*

Other Services

Account Reconciliation/Research	\$25/30 minutes
Duplicate Copies and History Printouts	\$7/item ⁷
Domestic Wire Transfer	\$30 each*
Cashier's Check	\$5 each*
Bill Pay Overnight Check	\$14.95/item
Account Verification (two days)	\$15
Account Verification (24 hours)	\$30
Notary Service (per seal)	\$4*
Signature Guarantee (Medallion Stamp)	\$5*
Non-Member Check Cashing Fee	\$7 ⁸

* Waived for Star Members.

¹ Waived for originations from Premium Summer Pay accounts.

² Limited to a maximum of four per day per checking account. No charge for additional transactions on the same day up to the approved Courtesy Pay limit.

³ Waived with a \$500 minimum daily balance.

⁴ Waived with a \$1,500 minimum daily balance.

⁵ Withdrawals are restricted to the summer disbursements in July and August. Fee applied to each early withdrawal made outside of this time period.

⁶ Waived for members with account relationships with combined balances of \$500 or more, eServices, Direct Deposit or Payroll deduction, new accounts less than 90 days, active loans, Career Graduates, or members under the age of 22.

⁷ Waived for members who are signed up for eStatements.

⁸ Applies to checks greater than \$1,000.



**Educational Systems
Federal Credit Union**

Federally insured by NCUA