

# Fee Schedule

Fees are subject to change without prior notice.

Effective May 1, 2016

## Accounts

ACH Credit Origination	\$5/item* <sup>1</sup>
ACH Debit Origination from Collections Department	\$5/item
Stop Payment	\$35/item*
Returned Check/Overdraft/ACH Debit	\$35/item
Courtesy Pay	\$35/item <sup>2</sup>
Returned Deposited Items	\$35/item
Premium Checking	No monthly fee
Dividend Checking	\$10/month <sup>3</sup>
Standard Checking	\$8.95/month <sup>4</sup>
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
Summer Pay Early Withdrawal	\$25/instance <sup>5</sup>
Low Balance Relationship	\$2/month <sup>6</sup>
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 <sup>7</sup>
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 <sup>8</sup>

\* Waived for Star Members.

<sup>1</sup> Waived for originations from Standard Summer Pay accounts.

<sup>2</sup> 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.

<sup>3</sup> Waived with a \$500 minimum daily balance.

<sup>4</sup> Waived with a \$1,500 minimum daily balance.

<sup>5</sup> Withdrawals are restricted to the summer disbursements. Fee applied to each early withdrawal.

<sup>6</sup> 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.

<sup>7</sup> Waived for members who are signed up for eStatements.

<sup>8</sup> Applies to checks greater than \$1,000.

# Member Services

## Deposit Accounts

Checking and Savings  
Certificates  
Special Purpose Clubs  
Premium Summer Pay  
Money Markets  
Traditional and Roth Individual Retirement Accounts  
Coverdell Education Savings Accounts

## Loan Services

New, Used and Recreational Vehicles  
Auto Buying Service  
Personal (Signature)  
First Mortgage  
Second Mortgage  
Home Equity Line of Credit (HELOC)  
Line of Credit  
Student Loans  
Visa® Credit Cards

## Convenience Services

Visa® Debit Card  
Visa® Gift Card  
eStatements  
Online Banking and Bill Pay  
My\$Dashboard<sup>SM</sup>  
Audio Response Teller (ART)  
Mobile Banking with Mobile Deposit Capture  
Direct Deposit and Payroll Allocation  
Automatic Transfers  
Credit Union 24 "CU Here" Network ATMs

## Other Services

Signature Guarantee Service  
Financial Education Seminars  
On-site Financial Services  
Love My Credit Union Rewards

## Insurance Coverage

Deposit Insurance  
Loan Protection Insurance  
Nationwide Insurance: Auto/Home  
TruStage™ Insurance: Auto/Home/Life/AD&D

Your savings are insured up to at least \$500,000. The first \$250,000 is federally insured by the National Credit Union Administration (NCUA), and backed by the full faith and credit of the United States Government. An additional \$250,000 of coverage is provided by Excess Share Insurance (ESI), a private corporation. Traditional and Roth IRAs are insured up to \$250,000 by NCUA, and up to an additional \$250,000 through ESI, all at no cost to you.



Federally insured  
by NCUA



**Educational Systems**  
Federal Credit Union