

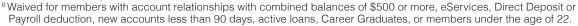
Fee Schedule

Fees are subject to change without prior notice. Effective February 1, 2023.

Accounts

| Stop Payment | \$35/item*1 |
|--|----------------------------|
| Returned Check/Overdraft/ACH Debit | \$35/item |
| Courtesy Pay | \$35/item² |
| Returned Deposited Items | |
| Premium Checking | No monthly fee |
| Dividend Checking | \$10/month*3 |
| Standard Checking | \$12.95/month ⁴ |
| Business Checking (balance below \$2,500) | \$15/month |
| Money Market (check withdrawals > three) | \$35/item |
| Premium Summer Pay Early Withdrawal | \$35/instance ⁵ |
| Low Balance Relationship | \$5/month ⁶ |
| Inactive Account | \$5/month |
| No account activity for a 12 month period | |
| Escheatment Processing Fee | \$100 |
| Account Garnishments/Attachments | \$100 |
| Legal Review | \$100* |
| Address Maintenance | \$5 |
| Per mail returned due to an incorrect address | |
| Account Closing | \$10 |
| Within six months of opening | |
| 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 (one hour minimum) | \$35/hour |
| Document/History Printouts | |
| Domestic Wire Transfer | |
| Cashier's Check | |
| Mortgage Subordination Fee | |
| Notary Service (per seal) | |
| Non-Member Check Cashing Fee | |
| Visa® Gift Card | |

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





Effective: 02/01/2023

^{*} Waived for Star Members.

¹Waived for stop payments made through Digital Banking.

²Limited 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.