

Emerald Coast Federal Credit Union
Schedule of Fees and Charges
 Effective 05/01/2017

Share Draft Account Fees:

NSF Fee/Courtesy Pay Fee*	\$30.00 per item
Stop Payment Fee	\$25.00 per item (lost/stolen waived)
Share Draft Printing Fee	Prices may vary depending on style & quantity
Draft Starter Kit – 50 Checks*	\$5.00
Counter Checks – 8 Checks	\$3.00
Draft Copies*	\$2.00 per copy
Overdraft Transfer Fee* - (Shares to Share Draft)	\$3.00 per transfer (3 free per month)
Business Share Draft Account**	\$30.00/month (if less than 100 transactions per month - no charge)

Other Service Fees (applicable to all accounts):

Account Research/Reconciliation Fee*	\$25.00 per hour, \$25.00 minimum
Statement Copy Fee **	\$2.00 each
ACH NSF Fee*	\$30.00 per item
Debit/ATM/POS NSF Fee*	\$30.00 per item
Foreign ACH Item Fee (IAT)**	\$2.00 per item
Wire Transfer Fee:	
Outgoing Wire*	\$20.00 per transfer
International Wire	\$35.00 per transfer
Incoming Wire**	\$5.00
Return Wire Fee**	\$5.00
Money Order Fee	\$2.00 each (members 55 & over receive 5 free/month)
Dormant Account Fee* (Excludes Youth Accts)	\$5.00 per month - after no activity for 12 months
Account Closure Fee	\$25.00 (closed within 6 months of opening account)
Account Reopen Fee*	\$5.00 (requested within 90 days of closing)
Reopen Negative Checking Account**	\$25.00
Garnishment/Legal Process/Levy*	\$50.00 each
Verification of Deposits	\$10.00 each (Business/Mortgage companies only)
Foreign Check Collection Fee	\$30.00 per item
Teller Checks	\$2.00 per check
Teller Check Stop Payment Fee*	\$25.00 per check within 30 days of issuance
ATM Fees at Foreign Terminals – Withdrawals, Transfers, Deposits, Balance Inquiries	\$1.00 per transaction (additional surcharge may be assessed by ATM owner, at owner's discretion)
ATM Fees at ECFCU Terminals	No charge
Fraud on Debit Card**	Member responsible for first \$50.00

Lost Debit/ATM Card Fees:	
First Replacement*	\$10.00 per card
Second Replacement*	\$15.00 per card
Third or more*	\$20.00 per card
Debit Card Worn Replacement Fee	\$5.00 per card
Debit Card PIN Reorder Fee (mailed)	\$5.00 each
Debit Card Misc. Fees:	
Card Rush Order	\$35.00
PIN Rush Order	\$35.00
Sales Draft Copy	\$5.00 per copy
VISA® Credit Card/PIN Replacement*	\$10.00 each
Online Banking	No Charge
Online Banking Password Reset Fee	\$2.00 each (by phone request)
Inactive Online Bill Pay Fee*	\$5.95 per month (less than 3 bills paid per/month)
Copy Machine*	\$0.25 per copy
Fax Machine:	
Personal*	\$1.00 per page
Business*	\$2.00 per page
Deposited Item Return	\$10.00 each
Returned Item:	
Other Institution/Same Maker	\$35.00 each
Loan Payment	\$35.00 each
Uncollectible Deposit Items -	\$100.00 each
Empty deposit envelope or drawn on same account	
Missing/Bad Address Fee	\$5.00 per month after 6 months
Low Balance Fee	\$5.00 per month (if aggregate average monthly balance less than \$50.00)
(No Charge for Youth Accounts & accounts with an active Loan)	

Membership Fees:

Membership Share	\$5.00 par value per share (1 share required)
New Share Account Fee	\$5.00 at account opening

Non Member Fees:

Check Cashing – Nonmember	\$15.00 per check
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