

EATON FAMILY CREDIT UNION, INC.  
MEMBER FEE SCHEDULE Effective February 2010

<b>ACH-DEBITS REVERSED/RETURNED</b>		<b>HOME EQUITY LOANS</b>	
Due to Non-Sufficient Funds	\$25.00	Closed End Loans & Home Improvement Loans	Actual Cost
Stop Payment	\$25.00	Appraisal, Property Report, Filing, Flood	
		Line of Credit Loans Early pay-off	Actual Cost
<b>ATM PROGRAM</b> First 8 ATM Transactions per month Free with \$500 Checking or \$1,000 Savings or ACH Direct Deposit of Net Pay. Contact us for Surcharge-Free options.		Appraisal, Property Report, Filing, Flood	Prorated
		VISA Line of Credit	No Cost
		<b>IRA's</b>	
<b>ATM/DEBIT CARD FEES</b>		Less than Minimum Balance Fee	\$10.00/year
Transaction Fee - withdrawal, inquiry or deposit (monthly)	\$1.00/trans.	<b>LESS THAN MINIMUM BALANCE FEE</b>	\$10.00/year
Surcharge Fee (monthly)	Listed on ATM		
Card Replacement Fee (after 1)	\$15.00	<b>LOAN APPLICATION FEE</b>	
Withdrawal that makes account negative	\$25.00	Stretch Pay Loan Annual Fee	
ATM Empty Envelope	\$25.00	Credit Line of \$250	\$35.00/annually
		Credit Line of \$500	\$70.00/annually
<b>DEBIT CARD POINT OF SALE RESEARCH</b>	\$20.00	Re-Application Fee	\$25.00
Waived if valid Chargeback	per item	Re-applies for loan within 90 days, no changes in credit worthiness	
<b>DEPOSITED ITEM CHARGEBACK</b>	\$15.00	Indirect Lending Fee	\$150.00
		<b>LOAN CANCELLATION FEE - Loan Ready for Pickup on Member Request Cancelled (Not Valid for Mortgage &amp; Home Equity Loans)</b>	\$25.00
<b>CHECK CASHING</b>		<b>LOAN LATE FEE</b>	
Under \$100 in all accounts	\$5.00	After 10 days	5% or \$15/greater
(Waived if member has a loan or credit card)		<b>MONEY MARKET - Excessive Withdrawal Fee</b>	\$10.00/after 3
On-us Checks	No Charge	<b>MEMBERSHIP FEE</b>	No Charge
Non-Members	\$20.00	<b>MISSING ADDRESS FEE</b>	\$2.50 per month
<b>CHECKING ACCOUNTS</b>		<b>OVERDRAFT LINE OF CREDIT FEES</b>	
Account Balancing (no fee if our error)	\$25.00/hr	Per Overdraft Transaction	\$2.00
Check Printing Fees	Actual Cost	<b>RECORD RETRIEVAL</b>	
Photo Copy of a Check	\$2.00 per check	Microfilm copy of draft or other record	\$5.00/page
(If signed up for Home Banking)	No Charge	Microfiche copy of draft or other record	\$5.00/page
Non-Sufficient Funds	\$25.00	<b>STATEMENT COPY</b>	
Overdraft Privilege Fee	\$25.00	Computer - Live Teller	\$2.00/page
Check Return	\$25.00	Computer - Ordered on MATT Line	\$2.00/per statement
Honor Fee	\$25.00	<b>TELEPHONE CALL - LIVE TELLER</b>	
Stop Payment	\$25.00	For balances, transfers, transaction history, or to see if a check has cleared	\$2.00
Automatic Share Transfer due to Non-Sufficient Funds	\$5.00 per transfer	<b>VISA FEES</b>	
<b>CLOSED ACCOUNT FEE</b>		Card Replacement (after 1)	\$15.00
Within 6 months of opening	\$5.00	Return Check Fee due to Non-Sufficient Funds	\$29.00
(all accounts except term share)		Statement Copy from Microfiche	\$5.00/page
<b>COUNTER CHECK WITHDRAWAL</b>		Late Payment Fee	\$19.00
Under \$50	\$2.00/check	Over Limit Fee	\$19.00
Made Payable to a Third Party	\$2.00/check	<b>WEB BILL PAY</b>	No Charge
Stop Payment	\$25.00	<b>WIRE TRANSFER/WIRE SERVICE</b>	
<b>CREDIT INSURANCE ON LOANS</b>		Outgoing - Domestic	\$17.00
Based on Monthly Loan Balance		Outgoing - Foreign	\$40.00
Disability Insurance	\$1.14/\$1,000	Incoming - Domestic or Foreign	\$6.00
Credit Life Insurance		<b>TAX LEVY/GARNISHMENT/LITIGATION</b>	\$10.00
Single	\$0.64/\$1,000	When involves court appearance	\$50.00
Joint	\$1.12/\$1,000		
<b>DORMANT &amp; INACTIVE ACCOUNT FEE</b>			
Accounts with no transactions in 24 months	\$5.00/Annually		
<b>FILING FEES - VEHICLE TITLES</b>	Actual Cost		
<b>HOME BANKING</b>	No Charge		

ALL FEES ARE WAIVABLE