

EATON FAMILY CREDIT UNION, INC.  
MEMBER FEE SCHEDULE Effective February 2011

<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>ACH ORIGINATION</b>	No Charge	Appraisal, Property Report, Filing, Flood	Prorated
Changes	\$5.00	VISA Line of Credit	No Cost
<b>ATM PROGRAM</b>		<b>IRA's</b>	
First 8 ATM Transactions per month Free with		Less than Minimum Balance Fee	\$10.00/year
\$500 Checking or \$1,000 Savings or ACH Direct Deposit of Net			
Pay. Contact us for Surcharge-Free options.		<b>LESS THAN MINIMUM BALANCE FEE</b>	\$10.00/year
<b>ATM/DEBIT CARD FEES</b>		<b>LOAN APPLICATION FEE</b>	
Transaction Fee - withdrawal, inquiry or deposit (monthly)	\$1.00/trans.	Stretch Pay Loan Annual Fee	
Surcharge Fee (monthly)	Listed on ATM	Credit Line of \$250	\$35.00/annually
Card Replacement Fee (after 1)	\$15.00	Credit Line of \$500	\$70.00/annually
Withdrawal that makes account negative	\$25.00	Re-Application Fee	\$25.00
ATM Empty Envelope	\$25.00	Re-applies for loan within 90 days, no changes in credit worthiness	
		Indirect Lending Fee	\$175.00
<b>DEBIT CARD POINT OF SALE RESEARCH</b>	\$20.00	<b>LOAN CANCELLATION FEE - Loan Ready for Pickup on Member Request Cancelled</b>	
Waived if valid Chargeback	per item	(Not Valid for Mortgage & Home Equity Loans)	
			\$25.00
<b>DEPOSITED ITEM CHARGEBACK</b>	\$15.00	<b>LOAN LATE FEE</b>	
		After 10 days	
			5% or \$15/greater
<b>CHECK CASHING</b>		<b>MONEY MARKET - Excessive Withdrawal Fee</b>	
Under \$100 in all accounts	\$5.00	\$10.00/after 3	
(Waived if member has a loan or credit card)			
On-us Checks	No Charge	<b>MEMBERSHIP FEE</b>	
Non-Members	\$20.00	No Charge	
<b>CHECKING ACCOUNTS</b>		<b>MISSING ADDRESS FEE</b>	
Account Balancing (no fee if our error)	\$25.00/hr	\$2.50 per month	
Check Printing Fees	Actual Cost		
Photo Copy of a Check	\$2.00 per check	<b>ONLINE HOME BANKING &amp; BILL PAY</b>	
(If signed up for Home Banking)	No Charge	No Charge	
Non-Sufficient Funds	\$25.00	<b>OVERDRAFT LINE OF CREDIT FEES</b>	
Overdraft Privilege Fee	\$25.00	Per Overdraft Transaction	
Check Return	\$25.00	\$2.00	
Honor Fee	\$25.00	<b>RECORD RETRIEVAL</b>	
Stop Payment	\$25.00	Microfilm copy of draft or other record	
Automatic Share Transfer due to	\$5.00 per	Microfiche copy of draft or other record	
Non-Sufficient Funds	transfer	\$5.00/page	
		\$5.00/page	
<b>CLOSED ACCOUNT FEE</b>		<b>STATEMENT COPY</b>	
Within 6 months of opening	\$5.00	Computer - Live Teller	
(all accounts except term share)		Computer - Ordered on MATT Line	
		\$2.00/page	
		\$2.00/per statement	
		<b>TELEPHONE CALL - LIVE TELLER</b>	
<b>COUNTER CHECK WITHDRAWAL</b>		For balances, transfers, transaction history, or to see if a check has cleared	
Under \$50	\$2.00/check	\$2.00	
Made Payable to a Third Party	\$2.00/check		
Stop Payment	\$25.00	<b>VISA FEES</b>	
		Card Replacement (after 1)	
		\$15.00	
		Return Check Fee due to Non-Sufficient Funds	
		\$29.00	
		Statement Copy from Microfiche	
		\$5.00/page	
		Late Payment Fee	
		\$19.00	
<b>CREDIT INSURANCE ON LOANS</b>		<b>WIRE TRANSFER/WIRE SERVICE</b>	
Based on Monthly Loan Balance		Outgoing - Domestic	
Disability Insurance	\$1.04/\$1,000	\$17.00	
Credit Life Insurance		Outgoing - Foreign	
Single	\$0.64/\$1,000	\$40.00	
Joint	\$1.12/\$1,000	Incoming - Domestic or Foreign	
		\$6.00	
<b>DORMANT &amp; INACTIVE ACCOUNT FEE</b>		<b>TAX LEVY/GARNISHMENT/LITIGATION</b>	
Accounts with no transactions in 24 months	\$5.00/Annually	When involves court appearance	
		\$10.00	
<b>FILING FEES - VEHICLE TITLES</b>	Actual Cost	\$50.00	

ALL FEES ARE WAIVABLE