

**EATON FAMILY CREDIT UNION, INC.**  
**MEMBER FEE SCHEDULE effective February 2026**

<b>ACH-DEBITS REVERSED/RETURNED</b>			
● Due to Non-Sufficient Funds (NSF)	\$27.50	IRAs	\$10.00/year
● Stop Payment	\$25.00	● Less than Minimum Balance Fee	
<b>ACH ORIGINATION</b>			
● Changes	No Charge	LESS THAN MINIMUM BALANCE FEE	\$10.00/year
●	\$5.00		
<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			
<b>ATM/DEBIT CARD FEES</b>			
● Transaction Fee - withdrawal, inquiry or deposit (monthly)	\$1.00/trans.		
● Surcharge Fee (monthly)		LOAN APPLICATION FEE	
● Card Replacement Fee (after 1)	\$15.00	● Stretch Pay Loan Annual Fee	\$35.00/annually
● Withdrawal that makes account negative	\$27.50	Credit Line of \$250	\$70.00/annually
● ATM Empty Envelope	\$25.00	● Re-Application Fee	\$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>			
(Waived if valid Chargeback)	\$20.00/item	LOAN CANCELLATION FEE - Loan Ready for Pickup on Member Request Cancelled (Not Valid for Mortgage & Home Equity Loans)	\$25.00
<b>ACH DEPOSITED OR LOAN PAYMENT ITEM</b>			
	\$25.00	LOAN LATE FEE	
●		● After 10 days	10% or \$25/greater
<b>CHECK CASHING</b>			
● Under \$100 total share balance in all accounts (Waived if member has a loan or credit card)	\$5.00	MONEY MARKET	
● On-us Checks	No Charge	Excessive Withdrawal Fee	\$10.00/after 3
● Non-Members	\$20.00	MEMBERSHIP FEE	No Charge
<b>CHECKING ACCOUNTS</b>			
● Account Balancing (no fee if our error)	\$25.00/hour	MISSING OR INCORRECT ADDRESS FEE	\$2.50/month
● Check Printing Fees	Actual Cost	ONLINE HOME BANKING & BILL PAY	No Charge
● Photocopy of a Check (If signed up for Home Banking)	\$2.00/check	OVERDRAFT LINE OF CREDIT FEES	\$2.00/trans.
● Non-Sufficient Funds	No Charge	● Per Overdraft Transaction	
● Check Return	\$27.50	RECORD RETRIEVAL/ACCOUNT ANALYSIS	
● Honor Fee	\$25.00	● Copy of draft or other record	\$5.00/page
● Stop Payment	\$27.50	● Member research fee (whether or not information is	\$25.00/hour
● Automatic Share Transfer due to Non-Sufficient Funds	\$5.00/transfer		
● Second Chance Checking Fee	\$10.00/month	SAFETY DEPOSIT BOX	
● Business Checking Fee	\$10.00/month	● Lost key fee	\$50.00 per key
<b>CLOSED ACCOUNT FEE</b>		● Drill lock on box	\$150.00
● Within 6 months of opening (all accounts except term share)	\$5.00	● 3 x 5 Box Rent	\$25.00 per key
● Closed & Reopened within 6 months	\$5.00	● 5 x 5 Box Rent	\$50.00 per key
		● 5 x 10 Box Rent	\$80.00 per key
		● 10 x 10 Box Rent	\$135.00 per key
<b>COUNTER CHECK WITHDRAWAL</b>			
● Under \$50	\$2.00/check	STATEMENT COPY	
● Made Payable to a Third Party	\$2.00/check	● Paper Statement	\$2.00/month
● Stop Payment	\$25.00	● Computer - Live Teller	\$2.00/page
		● Computer - Ordered on MATT Line	\$2.00/statement
<b>CREDIT INSURANCE ON LOANS-Based on Monthly Loan</b>			
● Disability Insurance	\$0.69/\$1,000	TELEPHONE CALL - LIVE TELLER	\$2.00
Joint	\$1.31/\$1,000	● For balances, transfers, transaction history, or to see if a check has cleared	
● Credit Life Insurance			
Single	\$0.71/\$1,000	TRANSACTION FEE for foreign card payment to the CU	
Joint	\$1.25/\$1,000	● Debit card Credit card payments	4% of trans amount
<b>DORMANT &amp; INACTIVE ACCOUNT FEE</b>			
● Accounts with no transactions in 24 months	\$5.00/year	VISA FEES	
		● Card Replacement (after 1)	\$15.00
<b>FILING FEES - VEHICLE TITLES</b>		● Return Check Fee due to Non-Sufficient Funds	\$29.00
	Actual Cost	● Statement Copy	\$5.00/page
<b>HOME EQUITY LOANS</b>		● Late Payment Fee	\$19.00
● Closed End Loans & Home Improvement Loans Appraisal, Property Report, Filing, Flood	Actual Cost/prorated	WIRE TRANSFER/WIRE SERVICE	
● Line of Credit Loans Early pay-off Appraisal, Property Report, Filing, Flood		● Outgoing - Domestic	\$20.00
● VISA Line of Credit	No Cost	● Outgoing - Foreign	\$40.00
		● Incoming - Domestic or Foreign	\$6.00
		TAX LEVY/GARNISHMENT/LITIGATION/CHILD	\$25.00
		● When involves court appearance	\$50.00
		● Child support remittance checks	5% of Remittance