

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

ACH-DEBITS REVERSED/RETURNED		IRAs	
● Due to Non-Sufficient Funds (NSF)	\$27.50	● Less than Minimum Balance Fee	\$10.00/year
● Stop Payment	\$25.00		
ACH ORIGATION	No Charge	LESS THAN MINIMUM BALANCE FEE	\$10.00/year
● Changes	\$5.00	LOAN APPLICATION FEE	
ATM PROGRAM		● Stretch Pay Loan Annual Fee	
First 8 ATM Transactions per month Free with \$500 Checking or		Credit Line of \$250	\$35.00/annually
\$1,000 Savings or ACH Direct Deposit of Net Pay		Credit Line of \$500	\$70.00/annually
		● Re-Application Fee	\$25.00
		Re-applies for loan within 90 days, no changes	
		in credit worthiness	
ATM/DEBIT CARD FEES		● Indirect Lending Fee	\$175.00
● Transaction Fee - withdrawal, inquiry or deposit (monthly)	\$1.00/trans.		
● Surcharge Fee (monthly)	Listed on ATM	LOAN CANCELLATION FEE - Loan Ready for	
● Card Replacement Fee (after 1)	\$15.00	Pickup on Member Request Cancelled	\$25.00
● Withdrawal that makes account negative	\$27.50	(Not Valid for Mortgage & Home Equity Loans)	
● ATM Empty Envelope	\$25.00		
DEBIT CARD POINT OF SALE RESEARCH	\$20.00/item	LOAN LATE FEE	
(Waived if valid Chargeback)		● After 10 days	10% or \$25/greater
ACH DEPOSITED OR LOAN PAYMENT ITEM	\$25.00	MONEY MARKET	
CHECK CASHING		Excessive Withdrawal Fee	\$10.00/after 3
● Under \$100 total share balance in all accounts	\$5.00	MEMBERSHIP FEE	No Charge
(Waived if member has a loan or credit card)		MISSING OR INCORRECT ADDRESS FEE	\$2.50/month
● On-us Checks	No Charge	ONLINE HOME BANKING & BILL PAY	No Charge
● Non-Members	\$20.00	OVERDRAFT LINE OF CREDIT FEES	\$2.00/trans.
CHECKING ACCOUNTS		● Per Overdraft Transaction	
● Account Balancing (no fee if our error)	\$25.00/hour	RECORD RETRIEVAL/ACCOUNT ANALYSIS	
● Check Printing Fees	Actual Cost	● Copy of draft or other record	\$5.00/page
● Photocopy of a Check	\$2.00/check	● Member research fee (whether or not information is	\$25.00/hour
(If signed up for Home Banking)	No Charge		
● Non-Sufficient Funds	\$27.50	SAFETY DEPOSIT BOX	
● Check Return	\$25.00	● Lost key fee	\$50.00 per key
● Honor Fee	\$27.50	● Drill lock on box	\$150.00
● Stop Payment	\$25.00	● 3 x 5 Box Rent	\$25.00 per key
● Automatic Share Transfer due to Non-Sufficient Funds	\$5.00/transfer	● 5 x 5 Box Rent	\$50.00 per key
● Second Chance Checking Fee	\$10.00/month	● 5 x 10 Box Rent	\$80.00 per key
● Business Checking Fee	\$10.00/month	● 10 x 10 Box Rent	\$135.00 per key
CLOSED ACCOUNT FEE		STATEMENT COPY	
● Within 6 months of opening (all accounts except term share)	\$5.00	● Paper Statement	\$2.00/month
● Closed & Reopened within 6 months	\$5.00	● Computer - Live Teller	\$2.00/page
COUNTER CHECK WITHDRAWAL		● Computer - Ordered on MATT Line	\$2.00/statement
● Under \$50	\$2.00/check	TELEPHONE CALL - LIVE TELLER	\$2.00
● Made Payable to a Third Party	\$2.00/check	● For balances, transfers, transaction history,	
● Stop Payment	\$25.00	or to see if a check has cleared	
CREDIT INSURANCE ON LOANS-Based on Monthly Loan		TRANSACTION FEE for foreign card payment to the CU	
● Disability Insurance	\$0.69/\$1,000	● Debit card Credit card payments	4% of trans amountt
Joint	\$1.31/\$1,000	VISA FEES	
● Credit Life Insurance		● Card Replacement (after 1)	\$15.00
Single	\$0.71/\$1,000	● Return Check Fee due to Non-Sufficient Funds	\$29.00
Joint	\$1.25/\$1,000	● Statement Copy	\$5.00/page
DORMANT & INACTIVE ACCOUNT FEE		● Late Payment Fee	\$19.00
● Accounts with no transactions in 24 months	\$5.00/year	WIRE TRANSFER/WIRE SERVICE	
FILING FEES - VEHICLE TITLES	Actual Cost	● Outgoing - Domestic	\$20.00
HOME EQUITY LOANS		● Outgoing - Foreign	\$40.00
● Closed End Loans & Home Improvement Loans	Actual Cost	● Incoming - Domestic or Foreign	\$6.00
Appraisal, Property Report, Filing, Flood		TAX LEVY/GARNISHMENT/LITIGATION/CHILD	\$25.00
● Line of Credit Loans Early pay-off	Actual Cost/prorated	● When involves court appearance	\$50.00
Appraisal, Property Report, Filing, Flood		● Child support remittance checks	5% of Remittance
● VISA Line of Credit	No Cost		