

Estacado Federal Credit Union

Fee Schedule - Effective October 1, 2023

SAVINGS ACCOUNTS

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|---|---------|
| Membership Fee (One time) | \$1.00 |
| Excessive Transaction Fees (first 6 ACH transactions - No Charge) | \$2.00 |
| Account Closure Fee (within 90 days) | \$25.00 |

CHECKING ACCOUNTS

| | |
|---|-------------------|
| Check Orders - 1st standard box (Personal Checks) free for Regular & Youth Checking; (55 & over's standard personal checks up to 2 free boxes/year for Regular Checking) | Varies |
| Regular Checking - Monthly Fee (Waived if Members over 55 years old) - (Waived with average balance in checking over \$500) | \$5.00 per month |
| Youth Checking - Monthly Fee (Waived if 25 & under years old) - (Waived with average balance in checking over \$500) | \$5.00 per month |
| Business Checking - Monthly Fee (Waived with Average Balance of \$500) | \$10.00 per month |
| Share Draft printed check copy (available free in Online/Mobile Banking) | \$5.00 |

SAVINGS & CHECKING ACCOUNTS

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|--|----------------------|
| Account Reconciliation (1 hour minimum) | \$25.00 per hour |
| Check Cashing (If combined share balance(s) less than \$500) | \$10.00 |
| Deposited Item Return Fee | \$30.00 |
| Dormant Account Fee (after 12 months inactivity) | \$5.00 per month |
| Duplicate Statement (E-Statements Free) | \$5.00 per statement |
| Escheat Fee | \$2.00 |
| Non-Sufficient Funds (NSF)/Returned Item (Includes Check, ACH and Card Payments) | \$30.00 |
| NSF Paid/Courtesy Pay (Check, Debit Card, and ACH) | \$30.00 |
| Stop Payment Order | \$30.00 |

LOANS

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|---|-----------------------|
| Consumer Loan Documentation Fee (No fee for credit cards) | \$50.00 |
| Mortgage Documentation Fee | \$100.00 |
| Loan Skip a Payment, Collection Skip or Modification (Per Loan) | \$40.00 |
| Late Loan Fee (Per Late Payment, Minimum \$10) | 5% of pmt. or \$50.00 |
| Motor Vehicle Department - Lien Processing Fee | \$50.00 |

OTHER

| | |
|---|---------------|
| Debit Card Foreign (Non Affiliated ATM) Transaction | \$1.50 |
| Debit/Credit Card Replacement/PIN Replacement | \$10.00 each |
| Denied Dispute Fee | \$50.00 |
| Garnishment/Taxes/Levies | \$75.00 |
| Individual Retirement Accounts (IRA) Transfer/Rollover - Outgoing | \$25.00 |
| Money Orders | \$3.00 |
| Notary (Non-members \$10 each) | Free |
| Cashier's Check | \$5.00 |
| Web Loan Payments (ACH & Debit) - Per Loan | \$4.95 |
| Web Loan Payments (Credit Cards) - Per Loan | 3% of Payment |
| Return Statement Fee | \$5.00 |
| Wire Transfers - Outgoing (Incoming Free) | \$20.00 |

All fees are per item unless noted. Contact credit union for more details.

575-393-1596 Email inquiries to: contactus@estacadofcu.com

Free Services include: Incoming IVR Audio Response, Online/Mobile Banking, Account Transfers, Bill Payment, E-Statements, Remote Deposit Capture, Carfax, J.D. Power valuations, Allpoint, CU Anytime and COOP ATM transactions

