

Estacado Federal Credit Union

Fee Schedule - Effective October 1, 2024

SAVINGS ACCOUNTS		
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)		\$8.00 per month
Youth Checking - Monthly Fee (Waived if 25 & under years old) - (Waived with average balance in checking over \$500)		\$8.00 per month
Business Checking - Monthly Fee (Waived with Average Balance of \$500)		\$12.00 per month
Share Draft printed check copy (available free in Online/Mobile Banking)		\$8.00
SAVINGS & CHECKING ACCOUNTS		
Check Cashing (Non-Member)		\$20.00
Deposited Item Return Fee		\$30.00
Dormant Account Fee (after 12 months inactivity)		\$5.00 per month
Duplicate Statement (E-Statements Free)		\$10.00 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		
Consumer Loan Documentation Fee (No fee for credit cards)		\$75.00
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		\$100.00
OTHER		
Debit Card Foreign (Non Affiliated ATM) Transaction		\$1.50
Debit/Credit Card Replacement/PIN Replacement		\$15.00 each
Account (Share, Loan & Visa) Reconciliation (1 hour minimum)		\$50.00 per hour
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 \$5 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

