

# Estacado Federal Credit Union

## Fee Schedule - Effective July 1, 2020

### SHARE 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

### SHARE DRAFT CHECKING ACCOUNTS

Check Orders - 1st standard box free; 55 & over's standard checks (2 free boxes/year)	Varies
Low Balance Monthly Fee - (Members over 55 and Youth Checking free) (Waived with average balance over \$500)	\$5.00
Share Draft printed check copy (available free in Internet or Mobile Banking)	\$5.00

### SHARE SAVINGS & SHARE DRAFT ACCOUNTS

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
Negative Balance Fee (after 14 days) - Maximum \$25 per incident	\$1.00 per day
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)	\$35.00
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	\$35.00

### OTHER

Debit Card Foreign Transaction	\$1.50
Debit 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 or Credit Cards) - Per Loan	\$5.00
Non-Recurring Phone Electronic Payments (ACH, Debit or Credit Card) - Per Loan	\$10.00
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](mailto:contactus@estacadofcu.com)

Free Services include: Incoming ACH Origination, Internet Banking,

Bill Payment, Mobile Banking, E-Statements, Remote Deposit Capture, Carfax,

NADA valuations, Allpoint, CU Anytime and COOP ATM transactions

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency