



ECU Schedule of Service Fees and Charges

Certain charges are subject to change without notice. Effective October 01, 2013

| Share Saving / Membership Account | | |
|-----------------------------------|--------|-------------------------------------|
| Below Minimum Balance | \$5.00 | Per Month Bal Below \$25 |
| Withdrawals over 2 per month | \$2.00 | Per Withdrawal |
| Paper Statement | \$1.00 | Per Statement (Eff. 10/2013) |

| Christmas Club Saving Account | | |
|---------------------------------|--------|-------------------------------------|
| Early Withdrawal (1/31 to 9/30) | \$5.00 | Per Item (Effective 10/2013) |

| Money Savers Saving Account | | |
|------------------------------|--------|-----------------|
| Withdrawals over 3 per month | \$2.00 | Per Withdrawals |

| Individual Retirement Account (IRA) | | |
|--|---------|--------------------------------------|
| IRA Inactive Fee (assessed after 12 months of no activity) | \$5.00 | Per Month (Effective 10/2013) |
| IRA Outgoing Transfer | \$25.00 | Per Transfer (Eff. 10/2013) |

| Share Draft Checking Account | | |
|------------------------------|---------|---------------------------------------|
| Below Minimum Balance Fee | \$5.00 | Per Month Bal Below \$25 |
| Check Orders | Varies | Contact ECU |
| Additional Temporary Checks | \$2.00 | Per Order |
| Stop Payment Fee | \$30.00 | Per Item (Effective 10/2013) |
| Stop Payment Fee on Series | \$30.00 | Per Series (Effective 10/2013) |
| Stop Payment Debit Card Item | \$35.00 | Per Recurring Item |

| ATM and Debit Card | | |
|----------------------------------|-----------|-----------------|
| ATM or Debit Replacement | \$10.00 | Per Card |
| ATM or Debit PIN Reminder | \$3.00 | Per Request |
| Rush Order For Card or PIN | \$50.00 | Per Request |
| Per Month | | |
| Transaction Type | # Free | Each Additional |
| Withdrawal or Transfer | 4 | \$2.00 Per Item |
| Balance Inquiry at ATM | 4 | \$2.00 Per Item |
| Point of Sale (POS at Checkout) | 4 | \$0.25 Per Item |
| Debit Card Using "Credit" Option | Unlimited | No Fee |

| Internet Online Banking | | |
|---------------------------|--------------------------------|----------------------------|
| Internet Banking | No Charge | |
| Internet Bill Pay Service | \$7.00 | Monthly (Inc. 10 Payments) |
| Additional Payments | \$0.20 | Per Payment over 10 |
| eStatements | No Charge | |
| Mobile Money | No Charge requires eStatements | |

| Nonsufficient Fund Items | | |
|---|---------|-------------------------------------|
| Fee(s) imposed for overdrafts by checks, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable. | | |
| Overdraft Protection Auto Transfer from Share Acct | \$5.00 | Per Item (only 3 per month allowed) |
| Returned Overdrafts | \$30.00 | Per Item (Effective 10/2013) |
| Paid Overdrafts | \$30.00 | Per Item (Effective 10/2013) |
| *Courtesy Pay Paid Overdrafts | \$30.00 | Per Item (Effective 10/2013) |

*NOTE: The Credit Union's Courtesy Pay plan is a non-contractual courtesy and is discretionary. It is not an obligation of the Credit Union and the Credit Union may refuse to provide the courtesy on any personal checking account at any time and from time to time. The account-holder does not have a contractual right to Courtesy Pay and payment is not guaranteed by the Courtesy Pay Plan. To OPT OUT of the Courtesy Pay plan notify the Credit Union in writing.

| Lending Services | | |
|--------------------------------|----------|----------------------|
| Application Fee | \$20.00 | Per Applicant |
| Auto Loan Process Fee | \$75.00 | Per Occurrence |
| Collateral Protection Reversal | \$100.00 | Per Forced Placement |
| Late Fee | \$25.00 | Per Payment |
| Home Equity Loan Late Fee | \$25.00 | Per Payment |

| Visa Credit Card | | |
|-----------------------------|---------|---------------|
| Visa Late Fee | \$25.00 | Per Statement |
| Visa Over Limit Fee | \$20.00 | Per Statement |
| Visa Lost Card Fee | \$5.00 | Per Card |
| Visa Statement Copy | \$3.00 | Per Statement |
| Visa Payment Returned Check | \$30.00 | Per Check |

| Miscellaneous Fees | | |
|---|----------|-------------------------------------|
| ACH Origination Fee | \$10.00 | Per One-Time Payment s |
| Account Closed Early Fee | \$15.00 | Per Account |
| Account Research /Reconciliation Fee | \$25.00 | Per Hour (1 Hour Minimum) |
| Bad Address Fee | \$5.00 | Per Item |
| Cashier Check Fee | \$3.00 | Per Check |
| Copy of Account History | \$1.50 | Per Occurrence |
| Copy (Check, Statement) | \$3.00 | Per Item |
| Dormant Account Fee (2 Years of No Activity) | \$10.00 | Month |
| Escheatment | \$100.00 | Per Account |
| Foreign Item Collection | \$10.00 | Per Item (Effective 10/2013) |
| Garnishments, Levies, Legal Notices | \$50.00 | Per Item |
| Gift Card Issuance Fee | \$3.00 | Per Card |
| Gift Card Re-Loading Fee | \$2.00 | Per Occurrence |
| Items Sent for Collection | \$25.00 | Per Item |
| Non-Member Ck Cashing | \$3.00 | Per Item |
| Manual Item Processing | \$5.00 | Per Item |
| Overnight Mail | Varies | Contact ECU for Pricing |
| Returned Deposited Item | \$15.00 | Per Item |
| Returned Deposit or Payment (item issued by member) | \$30.00 | Per Item |
| Teller Check to a Third Party | \$1.00 | Per Check |
| Travelers Cheques | \$1.00 | Per \$100.00 |
| Travelers Cheques FOR 2 | \$1.50 | Per \$100.00 |
| Verification of Deposit Fee | \$10.00 | Per Item (Effective 10/2013) |
| Wire Domestic Outgoing Fee | \$20.00 | Per Wire |
| Wire Domestic Outgoing Late | \$30.00 | Per Wire (Wires After Cutoff) |
| Wire Domestic Incoming | \$10.00 | Per Wire (Effective 10/2013) |
| Wire Foreign Incoming | \$10.00 | Per Wire (Effective 10/2013) |

IMPORTANT NOTICE!

Since 1982, the Internal Revenue Service (IRS) has required bank depositors to certify their correct tax identification number (SSN) to their bank(s). It is also now the responsibility of banks to ensure that interest paid on deposits is reported to the IRS with the correct SSN. To assist in this joint responsibility, please verify that the SSN appearing on any documents that you receive from ECU Credit Union are correct. If the SSN is correct, no action is required, if it is incorrect, please notify your branch as soon as possible. Thank you for your cooperation and for allowing ECU Credit Union to serve your financial needs.