

2016 – 2017 Fee Schedules



Wire transfer (each)	
Domestic	\$12.00
Withdrawal from Share Account	
First three (3) cash or checks payable to member per month	no charge
Each Additional	\$2.00
Cash or check withdrawal of payroll direct deposit (share account only)	\$5.00
Closing Christmas Club Early	\$10.00
One Free Early Christmas Withdrawal, each additional	\$10.00
SHARE DRAFT	
Draft Monthly Service Charge(balance below 300)	\$5.00
VISA Debit Card(initial and/or replacement)	\$10.00
PIN Reminder	\$5.00
Insufficient Funds Item/check or ACH each paid or returned	\$30.00
Returned (NSF) payment or deposit	\$30.00
Stop Payments ACH POS and draft	\$20.00
Stop Payments credit union check	\$20.00
Share draft check (charge depends on style of checks ordered)	
SERVICES FREE OF CHARGE	
Teller Line Inquiry/Transaction	no charge
OnLine Banking	no charge
e-Statement	no charge
OTHER SERVICES	
Loan Application Fee - unsecured	\$25
Loan Application Fee - secured	\$50
Copy of check	\$5.00
Copy of Current Month Draft Account	\$5.00
Copy of Statement	\$3.00 per page
Return Mail	\$5.00
Reset Security Code for OnLine Banking	\$5.00
VISA Gift Card member	\$3.00
VISA Gift Card non-member	\$5.00
Negative Balance Fee per day	\$1.00
LOAN/VISA late payment	\$25.00
Levy or garnishment	\$25.00
Replacement Loan Document	\$5.00

Fees are subject to change at any time at the discretion of the ESCU board.

STAFF AND BOARD MEMBERS ARE EXEMPT FROM CHARGES AND FEES