

EMPOWER CREDIT UNION

FEE SCHEDULE

Effective March 1, 2012

Checking Account Fees

Check printing.....	depends of style chosen
Return check/electronic item, paid overdraft.....	\$28.00
Overdraft protection from savings to checking	\$3.00
Stop Payment	\$20.00
Check Copy Request.....	\$5.00 per image
Check Writing (High Voltage Checking only)	\$1.00 per item

Money Market Account Fees

Excess transactions	\$10.00 per item
Below minimum balance	\$10.00 per month

Club Account Fees

Early Withdrawal	\$10.00
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ATM/Debit Card Fees

Empty envelope at ATM.....	\$50.00
NSF ATM deposit.....	\$28.00
ATM Withdrawal (6 free per month).....	\$1.00
Reactivate ATM/Debit card.....	\$7.00
Replacement ATM/Debit card or PIN number	\$10.00

Safe Deposit Box Fees

3 x 10 box.....	\$35.00
6 x 10 box.....	\$55.00
Lost key.....	\$20.00
Late payment.....	\$10.00
Drill box (min. \$150.00)	market price

General Fees

Account closure fee (within 60 days of opening)	\$25.00
Cashiers/Official check.....	\$4.00
Dormant account.....	\$5.00 per month
Escheatment (whichever is lower)	\$25.00 or balance
Forced closure of account	\$25.00
Gift card purchase	\$2.00
Telephone transfer	\$3.00
Money order.....	\$2.00
Account research.....	\$25.00 per hour
Return deposit items (NSF)	\$28.00
Returned electronic funds transfer	\$28.00
Wire transfer (domestic/international).....	\$20.00/\$50.00
Check Cashing (non-members).....	1% (\$10 MAX)
Subordinations	\$100.00

This schedule is incorporated as a part of Empower Credit Union's account disclosure brochure.