



FEE SCHEDULE
Effective November 1, 2014

Checking/Money Market Account Fees

Check printing.....	depends of style chosen
Return check/electronic item, paid overdraft.....	\$28.00
Overdraft protection from savings to checking.....	\$5.00
Stop Payment.....	\$25.00
Check Copy Request.....	\$5.00 per image
Excess transactions (Money Market).....	\$10.00 per item
Below minimum balance (Money Market).....	\$10.00 per month

Club Account Fees

Early Withdrawal.....	\$10.00
-----------------------	---------

ATM/Debit Card Fees

Empty envelope at ATM.....	\$50.00
NSF ATM deposit.....	\$28.00
ATM Withdrawal (6 free per month).....	\$1.00
Replacement ATM/Debit PIN number.....	\$5.00
Replacement ATM/Debit card.....	\$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
Garnishment/Levy processing.....	\$35.00
Forced closure of account.....	\$50.00
Gift card purchase.....	\$3.00
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
Outgoing Wire transfer (domestic/international).....	\$20.00/\$65.00
Incoming Wire transfer.....	\$5.00
Check Cashing (non-members).....	1% (\$10 MAX)
Subordinations.....	\$100.00

Business Checking Account Fees*

Deposited Items (Light Business Checking).....	\$0.15
Deposited Items (Middle Business Checking).....	\$0.20
Below Minimum Balance (Middle Business Checking).....	\$10.00
Rolled Coin (per roll).....	\$0.10
Strapped Cash (FRB Standards).....	\$0.50
Replacement Lock Bag.....	\$25.00

*For Business checking, the listed fees will not be assessed until maximum limit has been exceeded.

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