Embers Fee Schedule

CHECKINGFeeMonthly FeeNo ChargeOverdraft Paid\$25 per itemOverdraft Returned\$25 per itemCheck Copy\$2 per itemBusiness Checking1\$3/MonthCARD SERVICESFeeDebit/ATM\$1000000000000000000000000000000000000		
Overdraft Paid\$25 per itemOverdraft Returned\$25 per itemCheck Copy\$2 per itemBusiness Checking1\$3/MonthCARD SERVICESFeeDebit/ATMAnnual FeeNo ChargeReplacement Card\$5 per cardCreditNo ChargeAnnual FeeNo ChargeGift Card\$5 per cardSift Card\$5Travel Card\$5	CHECKING	Fee
Overdraft Returned\$25 per itemCheck Copy\$2 per itemBusiness Checking1\$3/MonthCARD SERVICESFeeDebit/ATMFeeAnnual FeeNo ChargeReplacement Card\$5 per cardCreditNo ChargeAnnual FeeNo ChargeGift Card\$5 per cardSift Card\$5Travel Card\$5	Monthly Fee	No Charge
Check Copy\$2 per itemBusiness Checking1\$3/MonthCARD SERVICESFeeDebit/ATMCommentAnnual FeeNo ChargeReplacement Card\$5 per cardCreditNo ChargeAnnual FeeNo ChargeCreditSeplacementAnnual FeeSeplacementGift Card\$5 per cardCift Card\$5Travel Card\$5	Overdraft Paid	\$25 per item
Business Checking1\$3/MonthCARD SERVICESFeeDebit/ATMComment of the second of t	Overdraft Returned	\$25 per item
CARD SERVICESFeeDebit/ATMAnnual FeeNo ChargeReplacement Card\$5 per cardCreditAnnual FeeNo ChargeReplacement Card\$5 per cardCreditAnnual FeeNo ChargeReplacement Card\$5 per cardGift Card\$5 per cardSift Card\$5Travel Card\$5	Check Copy	\$2 per item
Debit/ATMAnnual FeeNo ChargeReplacement Card\$5 per cardCreditAnnual FeeNo ChargeAnnual FeeNo ChargeReplacement Card\$5 per cardIntual Fee\$5 per cardSeplacement Card\$5 per cardGift Card\$5Travel Card\$5	Business Checking ¹	\$3/Month
Annual FeeNo ChargeReplacement Card\$5 per cardCreditAnnual FeeNo ChargeReplacement Card\$5 per cardLate Charge\$25Gift Card\$5Travel Card\$5	CARD SERVICES	Fee
Replacement Card\$5 per cardCreditAnnual FeeNo ChargeReplacement Card\$5 per cardLate Charge\$25Gift Card\$55Travel Card\$5	Debit/ATM	
CreditAnnual FeeNo ChargeReplacement Card\$5 per cardLate Charge\$25Gift Card\$55Travel Card\$55	Annual Fee	No Charge
Annual FeeNo ChargeReplacement Card\$5 per cardLate Charge\$25Gift Card\$5Travel Card\$5	Replacement Card	\$5 per card
Replacement Card\$5 per cardLate Charge\$25Gift Card\$5Travel Card\$5	Credit	
Late Charge\$25Gift Card\$5Travel Card\$5	Annual Fee	No Charge
Gift Card\$5Travel Card\$5	Replacement Card	\$5 per card
Travel Card \$5	Late Charge	\$25
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Reload Fee \$2	Travel Card	\$5
	Reload Fee	\$2

OTHER SERVICES	Fee
Incoming Wire	No Charge
Outgoing Wire	\$20
Cashiers Check	\$2 per item
Money Orders	\$1 per item
Loose Coin – Non Member	15% of total
LOANS	Fee
Modifications	\$50
Single Payment Note Origination	\$50
Loans Subordination	\$150
Third Party Mortgage Payoff Request	\$25

ALL ACCOUNTS	Fee
Membership Closure ²	\$5
Reopen Closed Membership ³	\$10
Stop Membership	\$20 per item
Returned Deposited Check	\$3 per item
Bad Address	\$5/Month
Dormant Account past 12 months	\$5/Month
Account Research	\$20/Month
Subpoena/Levy/Garnishment	\$50/Hour – 1 hour minimum
Escheat Processing	\$25
Paper Statement ^₄	\$3/Month
Account Balancing Assistance⁵	\$20/Hour
Mailed Receipts	\$1 per page
Statement/Transaction Copies	\$1 per page
Fax	\$1 per page

SAFE DEPOSIT BOXES ANNUAL COST	
5x3	\$15
5x5	\$20
3x10	\$30
5x10	\$40
10x10	\$50
Drilling	\$150
Key Replacement	\$80

1 Fee waived with min. bal.>\$500 or Business Loan Relationship or Non-profits

2 If membership is closed within 6 months of opening date

3 If membership is re-opened within 6 months of closed date

4 Fee charged on all accounts opened after 9/1/16 and all account switching from E-statement to paper statement after 9/1/16

5 First 15 minutes free

Fees are subject to change. Contact us for most current information regarding fees.



Make sure to take advantage of the many products and services Embers Credit Union has to offer. We have seven locations to service you with convenient hours and knowledgeable staff. For any information on our products or fees contact any Embers Credit union representative or visit our website, embers.org.