



Fee Schedule

CHECKING	Fee
Monthly Fee	No Charge
Overdraft Paid	\$25 per item
Overdraft Returned	\$25 per item
Check Copy	\$2 per item
Business Checking ¹	\$3/Month
CARD SERVICES	Fee
Debit/ATM	
Annual Fee	No Charge
Replacement Card	\$5 per card
Credit	
Annual Fee	No Charge
Replacement Card	\$5 per card
Late Charge	\$25
Gift Card	\$5
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 Assistance ⁵	\$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.