

| CHECKING | Fee |
|--------------------|---------------|
| Monthly Fee | No Charge |
| Overdraft Paid | \$25 per item |
| Overdraft Returned | \$25 per item |
| Check Copy | \$2 per item |
| 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 |
| | |

| ALL ACCOUNTS | Fee |
|---|-------------------------------|
| Membership Closure ¹ | \$5 |
| Reopen Closed Membership ² | \$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 ³ | \$3/Month |
| Account Balancing Assistance ⁴ | \$20/Hour |
| Mailed Receipts | \$1 per page |
| Statement/Transaction Copies | \$1 per page |
| Fax | \$1 per page |

| 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 |

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

- 1 If membership is closed within 6 months of opening date
- 2 If membership is re-opened within 6 months of closed date
- 3 Fee charged on all accounts opened after 9/1/16 and all account switching from E-statement to paper statement after 9/1/16
- 4 First 15 minutes free

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



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.