

# F E E S C H E D U L E



## Free Business Checking

Per Item Service Fees <sup>1</sup>	\$0.30 for each transaction item over 100
Cash Deposit per \$100.00	\$0.10 (after \$2,500)

## Business Dividend Checking

Per Item Service Fees <sup>1</sup>	\$0.30 for each transaction item over 350
Cash Deposit per \$100.00	\$0.10 (after \$2,500)
Maintenance Fee (If Checking ADB <sup>2</sup> falls below \$5,000 or the combined ADB falls below \$20,000 in Business Checking, Savings, Money Market Savings or Certificate Accounts.)	\$10.00/month

## Business Analysis Checking

Per Item Service Fees <sup>1</sup>	\$0.15 per Withdrawal or Check
	\$0.20 per Deposit Ticket
	\$0.09 per Deposit Item
Cash Deposit per \$100.00	\$0.10 (after \$2,500)
Maintenance Fee	\$12.00/month
Earnings Credit <sup>3</sup>	Applied Monthly

## Business Money Market Savings

Maintenance Fee (If ADB falls below \$5,000)	\$8.00/month
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<sup>1</sup> Transaction Item — An 'item' is defined as, but is not limited to the following: deposit tickets, single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person or by a call center representative, and paid checks issued from the account. Exclusion: Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Ent are not included in the per item fee calculation.

<sup>2</sup> Average Daily Balance

<sup>3</sup> Earnings Credit — Earnings Credit calculates the Average Daily Balance of the Analysis Checking and applies a designated earnings rate monthly used to offset Account Maintenance Fee, Per Item Fees, and Miscellaneous Fees. The Earnings Credit earned can only be used to offset fees assessed to the account for the same monthly period. Earnings Credits will not carry over to the next monthly period or be converted to an equivalent cash deposit to the account.



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## Savings and Checking Accounts

Cash or Coin Purchased	No Charge
Coin Counting (per \$100)	2%
Additional Copy of Statement (per statement)	\$1.50
Account Printout	\$1.50
Research/Reconciliation (per hour)	\$15.00 ½ hour minimum
Verification of Account/Deposit (VOD)	\$10.00
Closed Account Fee (account closed within 90 days – per Share ID)	\$10.00
Reopen Share Account (within 6 months of closing)	\$10.00
Inactive Account Maintenance Fee (1 year no activity)	\$5.00/month
Deposited Item Return Fee	\$5.00
Non-sufficient Funds (item*)	\$25.00
Stop Payment	\$25.00
Check Copies (per item. Does not apply to substitute checks.)	\$1.00
Temporary Checks (per check)	\$0.50
Check Printing	Varies by style
Excessive Transfers Fee (Reg. D)	\$10.00/month

\*Check, substitute check, or electronic item.

## Safe Boxes\*

3" x 5" x 24"	\$15.00 annual
5" x 5" x 24"	\$20.00 annual
3" x 10" x 24"	\$25.00 annual
5" x 10" x 24"	\$40.00 annual
6" x 10" x 24"	\$45.00 annual
7" x 10" x 24"	\$50.00 annual
10" x 10" x 24"	\$60.00 annual
Drill Fee	Third-party Service Provider Fees Apply
Lost Key Fee (per key)	\$5.00

\*Not all box sizes available at all locations.

## ATM and Visa® Debit Card Transactions

Visa Debit Card	No Annual Fee
Replacement Visa Debit Card	1 free/year**
Lost/Stolen Card Replacement	1 free/year**
Charge-back Fee	\$6.00
Copy of Sales Draft – Visa Debit Card	\$4.00
Rush Card	\$50.00
Card Research (per hour)	\$15.00 ½ hour minimum
Non-CO-OP® Network Member ATM Transaction Fee	\$1.50†
Visa Foreign Currency Transaction Fee	1.00%

\*\*After the first card replaced, the charge is \$5.00.

†Does not include surcharge imposed by the owner (other than Ent) of the ATM.

## Miscellaneous Transactions

Wire Transfer – Domestic	\$20.00
Wire Transfer – International	\$40.00
Wire Transfer – International Amendments (tracers)	\$15.00
Returned Mail: Address Search (per statement)	\$3.00
Notary Fee (member)	None
Photocopy Fee (per page)	\$0.20
Levies/Garnishments	\$100.00
Coupon Redemption (per envelope)	\$15.00 collection fee
Shared Service Network Usage Fee	
Outside Colorado Springs	6 free/month, \$2.00 each thereafter
In Colorado Springs	\$2.00/transaction

Service provider may charge additional fees.

## Negotiable Items

Official Checks	\$3.00
Merchant Check Exchange (per item)	\$30.00
Money Orders	\$3.00
Traveler's Checks – Single Signature	1.00%
Traveler's Checks – Checks for Two	1.00%
Traveler's Checks Gift Checks (per check)	\$2.50
Visa® Gift Card Purchase Fee	\$3.95/card
Collection Fee – Incoming/Outgoing	\$15.00
Collection Fee – Incoming (from another financial institution)	\$40.00
Foreign Currency Purchase	1% of US Dollar equivalent plus shipping charges

## Thank you for choosing Ent.®

We appreciate your choice of Ent Federal Credit Union for your financial business. That's why, depending on your account relationship, some of the fees on this schedule may be waived.