

PERSONAL BANKING

Fee Schedule

Savings and Checking Accounts

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 (NSF Item*)	\$25.00
Courtesy Pay (Overdraft) item* paid	\$25.00
Stop Payment	\$25.00
Check Copies (per item. Does not apply to substitute checks.)	\$1.00
Temporary Checks (per sheet/4 checks per sheet)	\$1.00
ValuePLUS Checking Fee (if average daily balance falls below \$500)	\$5.00/month
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. The contents of Safe Boxes are not NCUA insured.

ATM and Visa® Debit Card Transactions

Visa Debit Card, ATM Access Card	No Annual Fee
Replacement Card (ATM Access Card, 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 – ATM, Visa Debit	\$50.00
Card Research (per hour) ½ hour minimum	\$15.00
Non-CO-OP® Network Member ATM Transaction Fee	\$1.50†
Visa Foreign Currency Transaction Fee	1.00%

**After the first card replacement, the charge is \$5.00

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

Miscellaneous Transactions

Electronic (eStatements) Statement Service Fee	Free/month
Additional Copy of Statement (per statement)	\$2.00
Outgoing Wire Transfer – Domestic	\$25.00
Outgoing Wire Transfer – International	\$55.00
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
Skip-A-Pay Fee	\$20.00
Consumer Loan Payment Late Charge (assessed after 10 days)	\$15.00
Loan Payment Coupon Book (annual)	\$25.00
Home Equity Modification Fee	\$100.00
Home Equity Subordination Fee	\$100.00
Web Payment Center Fee	\$9.95
Phone Payment Fee	\$15.00
Shared Service Network Usage Fee	6 Free/month, \$2.00 each thereafter

Service provider may charge additional fees.

Negotiable Items

Official Checks	\$3.00
Merchant Check Exchange (per item)	\$30.00
Money Orders	\$3.00
Collection Fee – Incoming/Outgoing	\$15.00
Collection Fee – Incoming (from another financial institution)	\$40.00

Thank you for choosing Ent.®

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



Equal Housing Lender | Equal Opportunity Lender | Federally Insured by NCUA | © Ent Credit Union, 2017

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