

Fee Schedule

Savings and Checking Accounts

Account Printout	\$2.00
Research/Reconciliation (per hour) ½ hour minimum	\$15.00
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*)	\$30.00
Courtesy Pay (Overdraft) item* paid	\$30.00
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"	\$25.00 annual
3" x 10" x 24"	\$30.00 annual
5" x 10" x 24"	\$45.00 annual
6" x 10" x 24"	\$50.00 annual
7" x 10" x 24"	\$55.00 annual
10" x 10" x 24"	\$65.00 annual
Drill Fee	Third-party Service Provider Fees Apply
Lost Key Fee (per key)	\$10.00

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
Telephone Loan Payment Processing Fee	\$15.00
Loan Payment Coupon Book (annual)	\$25.00
Home Equity Modification Fee	\$100.00
Home Equity Subordination Fee	\$100.00
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.	
Abandoned Property Processing	The lesser of 2% or \$25
Traditional Mortgage Modification Fee	\$1,000.00 + recording 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.

