

# PERSONAL BANKING 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      |
| 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) Check printing varies by style. | \$1.00       |
| Inactive Account Maintenance Fee (1 year no activity)                           | \$5.00/month |

\*Check, ACH, Bill Pay, recurring debit card transaction, substitute check, or electronic item.

\*\*Check, ACH, Bill Pay, recurring debit card transaction, everyday debit card transaction (if opted in) 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       |
| Visa Foreign Currency Transaction Fee<br>Please Note: This transaction fee will be assessed to purchases made outside of the United States as well as to online purchases made within the United States but the merchant is located outside of the United States | 1.00%         |

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

*No Ent charged ATM fees at non-Ent ATMs. 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 (live contact) Loan Payment Processing Fee (via Debit Card)           | \$15.00   |
| Telephone (live contact) Loan Payment Processing Fee (via ACH)                  | \$5.00  |
| Debit Card Automated Loan Payment Fee (Using unauthenticated portal on Ent.com) | \$9.95  |
| Loan Payment Coupon Book (annual)   | \$25.00   |
| Home Equity Modification Fee  | \$100.00  |
| Home Equity Subordination Fee   | \$150.00  |
| Shared Service Network Usage Fee  | 6 Free/month, \$2.00 each thereafter<br><i>Service provider may charge additional fees.</i> |
| 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.