



## Enbright Credit Union Schedule of Fees - Consumer Effective as of 05/14/2018



47135-FEES-0418

<b>Account Activity Print-out</b>	\$3.00 per page	<b>Membership Fee – New Account</b>	\$1.00
<b>Account Balancing Assistance / Reconciliation/Research</b>	\$25.00 per hour (min 1 hour)	<b>Money Market Excessive Withdrawal Fee</b>	\$9.00 per month
<b>ACH/BluePay Returned Unpaid</b>	\$33 per occurrence	<b>Money Market Low Balance Fee</b>	\$10.00
<b>ATM Balance Inquiry Fee</b>	\$1.00 @ non-Enbright ATM	<b>Money Orders</b>	\$5.00 per item
<b>ATM Withdrawal Non-Enbright Card</b>	\$3.00	<b>Overdraft Privilege</b>	\$33.00 per item
<b>Bill Payment Service</b>	\$5.95 per month/unless at least 5 bills are paid	<b>Paper Statement Fee (Ages 18 - 59)</b>	\$1 per month
<b>Credit Union Check - Non-member</b>	\$25.00 per draft	<b>Replace Lost or Stolen ATM/Debit Card</b>	\$10.00
<b>Cashier's Check/Credit Union Check</b>	\$5.00 item	<b>Return Mail Fee / Incorrect Address</b>	\$5.00 per month
<b>Christmas Club Early Withdrawal</b>	\$10.00 over 1 per calendar year (after 1 <sup>st</sup> free withdrawal)	<b>Returned Check</b>	\$33.00
<b>Copy of ATM/Debit Card Sales Draft Receipt</b>	\$5.00 each (Research Fee applies - \$25.00 per hour)	<b>Secured Loan Processing Fee</b>	\$25.00
<b>Copy of Draft (If not on Virtual Branch, waive 1st copy; all sub-copies)</b>	\$5.00 per item	<b>Skip-A-Payment</b>	\$25.00 per loan during promotion periods
<b>Credit Card payment by Phone (BluePay)</b>	\$9.99	<b>Statement Copy</b>	\$5.00 per statement
<b>Dormant Account Fee</b>	\$15.00 annually – after 12 months no activity	<b>Stop Payment - Bill Pay Item</b>	\$35.00 per item
<b>Dormant Account Low Balance Fee</b>	\$5.00 (monthly balance below \$25.00 & Account is dormant)	<b>Stop Payment - Draft or ACH</b>	\$33.00
<b>Early Membership Closure Fee</b>	\$25 if closed in the first 90 days	<b>Stop Payment - Enbright Cashier's Check</b>	\$33.00 per item
<b>Excessive Share Withdrawal Fee</b>	\$5.00 each after 6 free	<b>Temporary Checks</b>	\$1.00 per page
<b>ID Theft Security Fee</b>	\$0.99/month (service optional)	<b>Unsecured Loan Processing Fee</b>	\$5.00
<b>Insufficient Funds</b>	\$33.00 per item	<b>Visa Gift Cards</b>	\$3.99
<b>IRA Transfer</b>	\$25.00 - transfer funds out	<b>Visa Travel Cards</b>	\$4.99
<b>IRA Early Closure Fee</b>	\$25.00	<b>Wire Transfer - Incoming</b>	\$10.00
<b>Late Fees - Loan over 10 days late</b>	5% of loan payment	<b>Wire Transfer - Outgoing - Domestic</b>	\$15.00
<b>Levy or Garnishment Fee</b>	\$25.00		