

Fee Schedule for all Accounts and Services

This Fee Schedule for all Accounts and Services sets forth certain conditions, fees and charges applicable to the accounts and services offered by the Education Personnel Federal Credit Union (EPFCU) effective July 01, 2024. This schedule is incorporated as part of your account agreement with Education Personnel Federal Credit Union.

The following fees may be assessed in connection with your accounts:

Fees Applicable to All Accounts

| Description | Amount | Frequency |
|---|---------|----------------------------|
| Account reconciliation/research fee | \$25.00 | Per hour (minimum \$25.00) |
| Deposited item return fee | \$25.00 | Per return of item |
| Dormant account fee (>12 months) | \$10.00 | Per year |
| Early account closure fee (<90 days open) | \$25.00 | Per account |
| Levy/garnishment processing fee | \$35.00 | Per order |
| Official CU draft fee | \$5.00 | Per draft |
| Overdraft (paid) fee | \$20.00 | Per presentment |
| NSF (returned) fee | \$20.00 | Per presentment |
| Phone transaction fee | \$2.00 | Per transaction |
| Returned mail fee | \$3.00 | Per item |
| Statement/account history printout fee | \$2.00 | Per statement/printout |
| Stop payment order fee | \$20.00 | Per item* |
| Unclaimed property/escheatment fee | \$30.00 | Per account |
| Wire transfer fee – incoming | \$10.00 | Per wire |
| Wire transfer fee – outgoing, domestic | \$20.00 | Per wire |
| Wire transfer fee – outgoing, international | \$40.00 | Per wire |
| Written statement of unauthorized debit | \$20.00 | Per debit |

* A continuous series of drafts (ex: #500-510) constitutes one “item.”

Share Draft Account Fees

| Description | Amount | Frequency |
|----------------------------------|--------|--------------|
| Counter check fee | \$2.00 | Per 4 drafts |
| Draft (cancelled check) copy fee | \$2.00 | Per draft |

Additional Services Fees

| Description | Amount | Frequency |
|---|---------|---------------------|
| Consumer loan skip-a-pay fee | \$25.00 | Per loan, per month |
| Credit card replacement fee | \$15.00 | Per card |
| Debit card replacement fee | \$15.00 | Per card |
| Fax services | \$2.00 | Per document |
| Loan late payment fee | \$25.00 | Per loan, per month |
| Notarization service fee | \$5.00 | Per document |
| Prepaid Visa gift card activation fee | \$3.00 | Per card |
| Prepaid Visa travel money card activation fee | \$5.00 | Per transaction |
| Prepaid Visa travel money card reload fee | \$2.00 | Per transaction |