

Consumer Fee Schedule

Non-Sufficient Funds (NSF) Returns (per presentment)	\$27.00	Consumer Late Loan Payment	\$25.00
Checks, debit card, or electronic overdrafts that are returned due to NSF or closed account.		(Applicable when a consumer loan payment is late 15 days or more.)	
Courtesy Pay (per item)	\$27.00	Returned Loan Payment Check	\$27.00
Items paid by discretionary courtesy pay that would otherwise be returned.		Skip-a-Loan Payment Processing	\$35.00
		(subject to approval)	
Line of Credit Overdraft Transfer	\$4.00	Mortgage Payoff Priority Handling	\$20.00
A fee will be charged to the checking account per advancement for automatic overdraft transactions to pay for check, debit card, and ACH transactions. This fee applies only when the credit union advances funds to pay an overdraft. It is not applicable on advancements requested by the member.		Night Depository Key	\$1.00
		Balance/Research Account	\$20.00 per hour
		(one hour minimum)	
Overdraft Transfer From Regular Share Account	\$4.00	Mastercard® Gift Card	\$2.00
Stop Payment on Member Check or Electronic Withdrawal	\$27.00	Prepaid Reloadable Debit Card	
		Non-Personalized Card	\$6.00
		Personalized Card	\$7.00
		Student Relationship Card	\$7.00
Opportunity Checking (per month)	\$7.50	Other prepaid reloadable debit card fees may apply.	
Starter/Temporary Checks (four checks)	\$4.00	Coin Counting	2% of the amount counted
Duplicate Periodic Statement Copy (per statement)	\$4.00	There is no charge for rolled coin deposits, and coin wrappers are available at no charge.	
Members enrolled in our free eStatement service can obtain statement copies online or in a branch at no charge.		Domestic Outgoing Wire Transfer	\$20.00
Duplicate Tax-Reporting Form or Notice	\$2.00	Foreign Outgoing Wire Transfer	\$40.00*
Money Order	\$2.00	*Additional fees may be charged for foreign wires by the processing and receiving institutions.	
Cashier's Check	\$2.00	Inactive Account	\$5.00 per month
There is no charge when a cashier's check is payable to the account holder only or is issued as loan proceeds.		A primary account owner with aggregate share balances less than \$200 and no activity for two years or more will be charged a monthly inactivity fee. Only withdrawals, deposits, and loan payments are considered activity. Primary account owners are exempt from the fee if they are under age 23 or have any of the following products: Individual Retirement Account, Coverdell Education Savings Account, Health Savings Account, Decedent Share Account, active loan, credit card, or safe deposit box.	
Cashier's Check Copy	\$4.00	Outgoing Local Fax	\$2.00
Deposited or Cashed Check Copy		For purposes unrelated to any of your accounts.	
Within the past year	\$2.00	Printed Checks	Varies
Greater than one year	\$5.00	Logo check designs will be available at no charge to Silver Dollar Club members 55 and older. Limit one free box per order and four boxes per year. Other check designs and duplicate styles will be available at regular price. Members under 23 qualify for a free first box of non-duplicate logo checks. Free checks are available on personal accounts only.	
Members using online banking can obtain copies of checks written on their accounts online at no charge.		Safe Deposit Box Annual Rental	
ATM Withdrawals	\$2.00 fee charged for each ATM withdrawal over ten*	3 x 5 x 22 inches	\$20.00^
Up to ten ATM withdrawals per account per month may be made at any ATM without charge. A \$2.00 fee will be assessed for each additional ATM withdrawal per month. However, other institutions may assess a usage fee. This fee is withdrawn from the applicable account as one charge at the end of the month. *This fee does not apply to Vertical and Platinum Rewards Checking accounts.		3 x 10 x 22 inches	\$30.00^
		5 x 10 x 22 inches	\$40.00^
		10 x 10 x 22 inches	\$75.00^
ATM Fee Reimbursement	Refund up to \$15.00	^Members 55 and older in the Silver Dollar Club receive a 20% annual discount on one safe deposit box, excluding business, organization, and estate accounts. Any member renting a minimum of three safe deposit boxes receives a 20% discount on each box annually. Silver Dollar Club and multiple-rental discounts may not be combined.	
Qualified Vertical and Platinum Rewards Checking accounts may be reimbursed for ATM usage fees that are charged by other institutions. We will reimburse up to \$15.00 to the applicable checking account at the end of the month. Please see our Rate Information for qualification criteria.		Safe Deposit Box Rental Late Payment	\$10.00
Replacement ATM, Credit, or Debit Card	\$5.00	Safe Deposit Box Key Replacement	\$7.50
Returned Deposited Check or ACH (per item)	\$7.00	Safe Deposit Box Drilling	Actual Cost
Foreign Check Deposit/Collection Item	\$10.00	Debit & Credit Card Foreign Transaction Fee	up to 1% of the amount swiped
Tax Levy/Court Order/Subpoena Processing	\$20.00 per occurrence		

Other fees associated with particular account types will be disclosed at the time of application and/or approval. The information contained in this Fee Schedule is accurate as of 04/2020 and may change after that date. For current information, call us at (812) 477-9271 or toll-free at 1-800-800-9271. Fee information is also available on our website at etfcu.org/fees.

Our Business and Organization Fee Schedule is available upon request.

Federally Insured by National Credit Union Administration.

