



Business and Organization Account Fee Schedule

Non-Sufficient Funds (NSF) Returns (per item) Check, debit card, or electronic overdrafts that are returned due to non-sufficient funds or closed account	\$27.00	Returned Member Deposited Check	\$7.00
Courtesy Pay (per item) Items paid by discretionary courtesy pay that would otherwise be returned.	\$27.00	Foreign Check Deposit/Collection Item	\$10.00
Monthly Checking Account Service Charge		Tax Levy/Court Order/Subpoena Processing	\$20.00 per occurrence
Business Economy Checking (200 free transactions)	\$0.00	Returned Loan Payment Check	\$27.00
Business Dividend Checking (100 free transactions)	\$10.00	Mortgage Payoff Priority Handling	\$20.00
Business Advantage Checking (500 free transactions) This fee is not charged for the calendar month during which the account is opened.	\$15.00	Night Depository Key	\$1.00
Business Checking Account Check Clearings (each additional check) First 30 per month free. Applies to business checking accounts established prior to March 1, 2012 only.	\$0.15	Balance/Research Account (one hour minimum)	\$20.00/hour
Overdraft Transfer From Regular Share Account	\$4.00	Visa® Gift Card	\$2.00
Stop Payment on Member Check or Electronic Withdrawal	\$27.00	Prepaid Reloadable Debit Card Enrollment	
Starter/Temporary Checks (four checks) The first eight checks are available at no charge when the account is opened.	\$4.00	Non-Personalized Card	\$6.00
Duplicate Periodic Statement Copy (per statement) Members enrolled in ETFCU's free eStatement service can obtain statement copies online or at a branch at no charge.	\$4.00	Personalized Card	\$7.00
Duplicate Tax-Reporting Form or Notice	\$2.00	Student Relationship Card	\$7.00
Money Order	\$2.00	Other prepaid reloadable debit card fees may apply.	
Cashier's Check There is no charge when a cashier's check is payable to the account holder only or is issued as ETFCU loan proceeds.	\$2.00	Coin Counting There is no charge for rolled coin deposits, and coin wrappers are available at no charge.	2% of the amount counted
Cashier's Check Copy	\$4.00	Domestic Outgoing Wire Transfer	\$20.00
Deposited or Cashed Check Copy		Foreign Outgoing Wire Transfer	\$40.00*
Within the past year	\$2.00	*Additional fees may be charged for foreign wires by the processing and receiving institutions.	
Greater than one year	\$5.00	Inactive Account	\$5.00/month
Members using ETFCU's online banking can obtain copies of checks written on their ETFCU accounts online at no charge.		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, Decedent Share Account, active loan, Visa credit card, or safe deposit box.	
ATM Withdrawals	\$2.00 fee charged for each ATM withdrawal over ten ¹	Outgoing Local Fax For purposes unrelated to an ETFCU account.	\$2.00
Up to ten ATM withdrawals per account per month may be made at any ATM without charge by ETFCU. 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.		Printed Checks	Varies
Replacement ATM, Credit, or Debit Card	\$5.00	Safe Deposit Box Annual Rental	
		3 x 5 x 22 inches	\$20.00 [^]
		3 x 10 x 22 inches	\$30.00 [^]
		5 x 10 x 22 inches	\$40.00 [^]
		10 x 10 x 22 inches	\$75.00 [^]
		[^] Any entity renting a minimum of three safe deposit boxes will receive a 20% discount on each box annually.	
		Safe Deposit Box Rental Late Payment	\$10.00
		Safe Deposit Box Key Replacement	\$7.50
		Safe Deposit Box Drilling	Actual Cost

¹ Transactions include checks paid, withdrawals, deposits, deposited items, and electronic (ACH or POS) debits and credits. Transactions in excess of the free amount are subject to a fee of \$.35 per item.

Fees associated with loan and other account types will be disclosed at the time of application and/or approval. The information contained in this Fee Schedule is accurate as of 10/17/2016 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. Federally Insured by the National Credit Union Administration.

Our Consumer Fee Schedule is available upon request.

