



Consumer Fee Schedule

Non-Sufficient Funds (NSF) Returns (per item) Checks, debit card, or electronic overdrafts that are returned due to NSF or closed account.	\$27.00	Consumer Late Loan Payment (Applicable when a consumer loan payment is late 15 days or more.)	\$25.00
Courtesy Pay (per item) Items paid by discretionary courtesy pay that would otherwise be returned.	\$27.00	Returned Loan Payment Check	\$27.00
Line of Credit Overdraft Transfer 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.	\$4.00	Skip-a-Loan Payment Processing (subject to approval)	\$35.00
Overdraft Transfer From Regular Share Account	\$4.00	Mortgage Payoff Priority Handling	\$20.00
Stop Payment on Member Check or Electronic Withdrawal	\$27.00	Night Depository Key	\$1.00
ET Opportunity Checking (per month)	\$7.50	Balance/Research Account (one hour minimum)	\$20.00/hour
Starter/Temporary Checks (four checks)	\$4.00	Visa® Gift Card	\$2.00
Duplicate Periodic Statement Copy (per statement) Members enrolled in ETFCU's free eStatement service can obtain statement copies online or in a branch at no charge.	\$4.00	Prepaid Reloadable Debit Card	
Duplicate Tax-Reporting Form or Notice	\$2.00	Non-Personalized Card	\$6.00
Money Order	\$2.00	Personalized Card	\$7.00
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	Student Relationship Card	\$7.00
Cashier's Check Copy	\$4.00	Other prepaid reloadable debit card fees may apply.	
Deposited or Cashed Check Copy		Coin Counting	2% of the amount counted
Within the past year	\$2.00	There is no charge for rolled coin deposits, and coin wrappers are available at no charge.	
Greater than one year	\$5.00	Domestic Outgoing Wire Transfer	\$20.00
Members using ETFCU's online banking can obtain copies of checks written on their ETFCU accounts online at no charge.		Foreign Outgoing Wire Transfer	\$40.00*
ATM Withdrawals	\$2.00 fee charged for each ATM withdrawal over ten*	*Additional fees may be charged for foreign wires by the processing and receiving institutions.	
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. *This fee does not apply to Vertical Dividend and Platinum Rewards Checking accounts.		Inactive Account	\$5.00/month
ATM Fee Reimbursement	Refund up to \$15.00	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, Visa credit card, or safe deposit box.	
Qualified Vertical Dividend and Platinum Rewards Checking accounts may be reimbursed for ATM usage fees that are charged by other institutions. ETFCU will reimburse up to \$15.00 to the applicable checking account at the end of the month. Please see ETFCU's Rate Information for qualification criteria.		Outgoing Local Fax	\$2.00
Replacement ATM, Credit, or Debit Card	\$5.00	For purposes unrelated to ETFCU account.	
Returned Deposited Check	\$7.00	Printed Checks	Varies
Foreign Check Deposit/Collection Item	\$10.00	ETFCU 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.	
Tax Levy/Court Order/Subpoena Processing	\$20.00/occurrence	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^
		^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.	
		Safe Deposit Box Rental Late Payment	\$10.00
		Safe Deposit Box Key Replacement	\$7.50
		Safe Deposit Box Drilling	Actual Cost

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 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.



Our Business and Organization Fee Schedule is available upon request.

Federally Insured by National Credit Union Administration.