

Schedule of Fees

Effective January 1, 2018. ALL RULES AND FEES ARE SUBJECT TO CHANGE

Fees Applicable to All Accounts

Share to N.O.W. Overdraft Protection

Annual Fee.....	\$5.00
Transaction Fee.....	\$2.00 per transfer

Line of Credit Overdraft Protection

Annual Fee (Plus Interest)	\$5.00
----------------------------------	--------

Account Research and Reconciliation

Member Error Per Hour	\$25.00
Credit Union Error	FREE
Duplicate Statement	Subject to research fee
Duplicate Discharge Fee	\$25.00
Non-Sufficient Funds Fee	\$25.00

N.O.W. Checking Accounts

Monthly Service Charge	FREE
Per Item Fee	FREE
Stop Payment Fee	\$20.00
Non-Sufficient Funds Fee	\$25.00
Duplicate Statement	Subject to research fee

The initial order of checks is free (basic design only). Other check printing fees will vary according to the size and style of orders. The printing fee will appear on the member's account statement. You will not be notified in advance of changes to Check Printing Fees.

Wire Transfers

Domestic.....	\$25.00
Foreign.....	\$40.00

ATM/Debit Card Fees

ATM Charges by Energy Credit Union.....FREE
 Energy Credit Union is a member of the surcharge-free SUMSM network, the MoneyPass[®] network and the NYCE[®] deposit-taking program. Some foreign ATM Networks charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your elected Account(s).

SUM SM ATM Transactions	FREE
MoneyPass [®] ATM Transactions.....	FREE
Point of Sale (POS) Transactions	FREE
NYCE [®] Deposit Taking Program	FREE
Replacement Cards	\$5.00

Other Fees

Abandoned property.....	\$50.00
Early Home Equity Termination Fee.....	\$500.00
IRA transfer fee	\$25.00
Legal process fees - attachment, levy, subordination, etc.....	\$25.00
Coin Machine	
Member	FREE
Non-member	10%
Money orders.....	\$2.00
eStatements, electronic statement delivery.....	FREE
Energy@Home, online banking and bill payment.....	FREE
Mobile Banking App	FREE
Audio Response – 24 hour telephone banking.....	FREE
UCC 1 Filing Fee	\$30-\$50

The categories of transactions for which an Overdraft Fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means.