

# **\$ Erie Firefighters FCU Fee Schedule \$**

The following fee schedule has been revised and approved on 09/10/20 by the Board of Directors.

## **SAVINGS / CHRISTMAS CLUBS - Share Account Fees:**

Membership share (Par Value) - \$5.00  
Membership fee – one time fee when you join - \$0.25 cents  
Monthly service fee – none  
Christmas club withdrawal fee – none  
Copy of an EFFCU office check - \$5.00 / check  
Negative Balance fee for an ACH item being withdrawn from shares - \$10 / item  
NSF / Return of deposited item fee – \$13.00 / item  
Stop payment on an EFFCU office check - \$10.00 / check  
Inactive Accounts – Starting at 18 months, members will be contacted by phone and/or letter.  
Dormant Account Fee – At 24 months, CU will start applying a \$5.00 fee per month.



## **CHECKING - Share Draft Program Fees:**

Monthly service fee – none. Check printing – prices vary on style.  
Overdraft protection by shares (transfers) - \$0.00 NO FEE  
ACH-ATM-SD Negative Balance fee - \$10.00 / item  
Fee for returning an ACH item or SD check - \$20.00 / item  
NSF / Return of deposited item fee - \$13.00 / item  
Copy of share draft check - \$5.00 / check  
Stop payment - \$10.00 / ACH or check or block of checks  
Account reconciliation/research - \$10.00 / hour



## **ATM DEBIT CARDS – ATM Debit Card Program Fees:**

Annual card fee – none. Pin Reissue Fee - \$1.00 / request.  
There is a \$10 fee for Second, Extra, Lost, Stolen, and Replacement cards.  
Debit card transactions cannot be returned; therefore, an account is charged an overdraft fee - \$10 / item  
**Effective 9/29/20, Actual Balances are submitted through the Real-Time ATM Debit Card Program.**  
Credit-based (signing your name) transactions are unlimited and always free  
Debit or Pin-based transactions (using your pin#) 8 free/month (4 ATM / 4 POS)  
\$0.50 each for every pin-based transaction over the 8  
Pin-based transactions are ATM machine use, cash-back at stores, and forgetting to say credit  
Surcharges on ATM machines – none from us, varies from different financial institutions  
**Avoid surcharges – Use machines with the CU\$ symbol.**  
**Go to the following website to find no-fee ATMs:** [www.cudollar.org](http://www.cudollar.org)  
Not Available with our card program: Deposits and/or Transfers cannot be done at ATM machines.

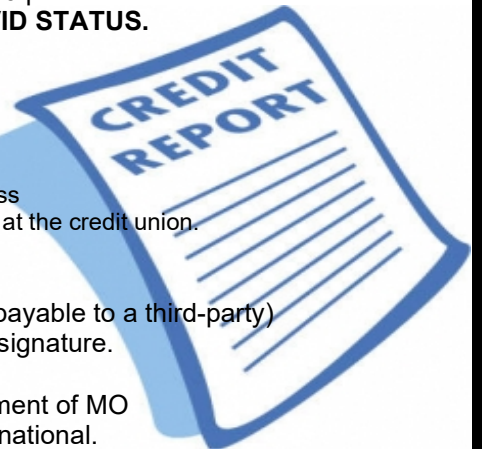
## **LOANS – Loan Program Fees:**

Processing Fee for Recording a Lien on PA Titles using form MV-38L are paid to PA by the EFFCU.  
Processing Fee for the Credit Report is applied if member does not take the loan - \$10.00 per report.  
Delinquent Loan fee: Loan stating delinquency of 2 months or more - \$10.00 per month.  
**Note: the \$10 fee was not charged, if the loan was placed under a COVID STATUS.**  
NSF / Return of loan payment fee - \$13.00 / item.

**STATUTORY LIEN NOTICE:** If you are in default on a financial obligation, Federal Law gives us the right to apply member shares, dividends and deposits in your account(s) at the time of default to satisfy the obligation. When you default, we may exercise the right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the credit union.

## **OTHER SERVICES:**

Our EFFCU Corporate Checks: \$1.00 / check (assessed on checks made payable to a third-party)  
Express or Certified Mail – Cost plus \$5.00. Notary Service - \$2.00 / signature.  
Foreign Check Processing Fee – Cost plus \$5.00.  
Money Orders: \$1.00 / MO issued; \$5.00 / copy of MO; \$10.00 / stop payment of MO  
Wire transfers: \$10.00 / incoming, \$25.00 / outgoing, and \$45.00 / international.



**Please contact the office staff with any questions or if further information is needed.  
Fees are subject to change at monthly board meetings.**