



Automated Account Access	Free
Basic Financial Counseling	Free
Online Bill Pay Service	Free
Electronic Statements	Free
Financial Seminars	Free
Home Banking	Free
Notary Services for members	Free
Shared Branching Transactions	Free

Checking Account Fees

Bill Pay Non-Sufficient Funds	\$33.00 / Item
Bill Pay Stop Payment	\$33.00 / Item
Check Printing	Price based on style
Starter/Convenience Check Order	\$3.00/ per order
Premium Checking <small>(Monthly Maintenance Fee can be waived. For details see Truth In Savings Disclosure)</small>	\$5.00 / Month
Value Checking	\$10.00 / Month
Student Checking	Free
Insufficient Funds	\$33.00 / Item
Overdraft Privilege	\$33.00 / Item
Share Draft Copy <small>(Free Online)</small>	\$5.00 / Item
Share Draft/ACH Overdraft	\$33.00 / Item
Stop Payment	\$33.00 / Request

Savings Account Fees

Early Withdrawal Holiday Savings	\$10.00 per withdrawal
Regulation D Violation Fee <small>(After 6 Savings / Money Market Account transfers per month)</small>	\$3.00 Each

ATM Transactions

Premium Checking Account Visa Debit Card—Free & Unlimited transactions at all ATMs. Other surcharges may apply.
Student & Value Checking Accounts Visa Debit Card—Free & Unlimited transactions at Education First Credit Union ATMs. 4 free transactions at all other ATMs per month. \$2.00 per withdrawal over 4. Other surcharges may apply.
Share Savings ATM Card—Free and Unlimited transactions at Education First Credit Union ATMs. 4 free transactions at all other ATMs per month. \$2.00 per withdrawal over 4. Other surcharges may apply.

Education First Credit Union
Toll Free 1-866-628-6446
Free 24-Hour Account Access:
CU Access 614-221-1136
www.educu.org



Federally Insured by NCUA.

**Other Service Fees
(Applicable to all accounts)**

Account Activity Printout <small>(Free Online)</small>	\$3.00
Account Closure <small>(For accounts closed within 12 months of opening)</small>	\$25.00
Account Reconciliation	\$20.00/Hour
Overdraft Privilege	\$33.00/Item
ATM/VISA/Debit Cards	
Card Rush Mailing	\$25.00/Item
Replacement Card	\$15.00/Item
Cashiers Check	\$10.00/Each
Check Cashing <small>(non member—check drawn on Education First)</small>	\$5.00 Each
Deposited Item Returned	\$33.00/Item
Escheatment Fee	\$20.00
Reloadable Card / Fee to Reload	\$4.95/\$4.95
Travel Card / Fee to Reload	\$4.95/\$4.95
Gift Card (reload not available)	\$4.95
Inactive Account <small>(After 3 years & account balance under \$1,000.00)</small>	\$10.00/Month
IRA & HSA <small>(Funds transfer documentation processing fee)</small>	\$35.00
Legal Processing Fee <small>(Garnishments and Levies)</small>	\$25.00
Legal Processing Fee (Child Support)	\$5.00
Money Order <i>Education First Member</i>	Free
Money Order <i>Non-Member</i>	\$1.00 Each
Money Order Stop Payment	\$33.00/Each
Returned or Reprint Statement	\$5.00/Each
Telephone Balance Inquiry <small>(By credit union staff member. Free online and through CU Access)</small>	\$3.00/Inquiry
Telephone Check Clear / Deposit <small>(By credit union staff member. Free online and through CU Access)</small>	\$3.00/Inquiry
Telephone Transfer <small>(By credit union staff member. Free online and through CU Access. Telephone loan payments & Visa payments are free.)</small>	\$3.00/Transfer
Teller Check	\$3.00/Check
Teller Check Stop Payment	\$33.00/Item
Wire Transfer	
Incoming-Domestic	\$20.00/Transfer
Outgoing-Domestic	\$20.00/Transfer
Incoming-International	\$40.00/Transfer
Outgoing-International	Service Not Available

Share Value

Par Value of One Share	\$5.00
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The fees appearing in this schedule are accurate as of February 1, 2019. If you have any questions or require additional fee information please contact Education First Credit Union at 614-221-9376.