

SCHEDULE OF FEES AND CHARGES

This Fee Schedule supersedes all Fee Schedules prior to the effective date shown below.

Effective May 1, 2023

GENERAL ACCOUNT FEES

Account Closure (within 90 days of opening)	\$5.00
Account History	\$2.00
Account Research (per hour)	\$25.00
Cashier's Check – 3 rd Party Payee	\$5.00
Cashier's Check Copy	\$2.00
Cashier's Check Stop Payment.....	\$20.00
Collection item / Foreign item	\$20.00
IRA transfer to another institution	\$25.00
Levy / Garnishment / Legal Process.....	\$75.00
Notary (Non-Credit Union Documents – per Signature)	\$10.00
Notice of Escheat	\$2.00
Returned Check – Deposit or Payment	\$15.00
Returned Check – ATM or Shared Branch).....	\$15.00
Statement Copy	\$5.00
Verification of Deposit (Non-ECSFCU Mortgage loan)	\$10.00
Wire – Outgoing Domestic.....	\$25.00
Wire – Outgoing International.....	\$35.00

CHECKING FEES

Check Copy (After 2 free each month)	\$2.00
eChecking (monthly).....	No Charge
Regular Checking (monthly)	\$3.00
(Waived with a combined share balance greater than \$500.00 or a minimum of 4 debit or credit transactions)	
Non Sufficient Funds (Maximum 3 per day)	\$25.00
Overdraft Transfer(s) (per day).....	\$5.00
Stop Payment – Check or ACH).....	\$20.00

CONTINUED ON REVERSE

ATM / DEBIT FEES

Non CO-OP ATM Cash Withdrawal	\$2.00
Non CO-OP ATM Balance Inquiry	\$1.00
Card Replacement (after 3 replacements).....	\$25.00
Deposit Empty Envelope	\$25.00
Network Deposit Adjustment	\$10.00
Rush Debit Card Replacement.....	\$25.00

VISA FEES

Annual Fee – VISA Classic	No Charge
Annual Fee – VISA Platinum	No Charge
Credit Card Cash Advance Fee – \$5 minimum / \$50 maximum	1.00%
Late Charge.....	\$15.00
Rush Credit Card Replacement.....	\$25.00

LOAN FEES

Auto Loan Rate / Term Refinance	\$100.00
HELOC / 2 nd Trust Deed Modification.....	\$100.00
HELOC / 2 nd Trust Deed Subordination.....	\$100.00
HELOC / 2 nd Trust Deed Document Redraw	\$50.00
Real Estate – 1 st Mortgage Rate Modification	\$500.00
(Limited to one modification life of loan)	
Real Estate – 1 st Mortgage Document Redraw)	\$50.00
Real Estate – Payoff Demand	\$30.00
Real Estate – Full Reconveyance	\$45.00

OTHER FEES

Foreign Card Transaction Surcharge (at ECSFCU ATMs).....	\$1.50
Non-Member Coin Counting Service (of total amount counted).....	5.00%

All fees are subject to change. To find out what may have changed, call or text us at (619) 588-1515 or visit us at:

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