

# Estacado Federal Credit Union

## Fee Schedule - Effective April 1, 2017

<b>SHARE SAVINGS ACCOUNTS</b>		
Membership Fee (One time)		\$1.00
Excessive Transaction Fees (first 6 ACH transactions - No Charge)		\$1.00
Account Closure Fee (within 90 days)		\$25.00
<b>SHARE DRAFT CHECKING ACCOUNTS</b>		
Check Orders - 1st standard box free; 55 & over's standard checks (2 free boxes/year)		Varies
Overdraft Transfer (1st 6 transfers free)		\$1.00
Low Balance Monthly Fee - (Members over 55 <b>and Youth Checking</b> free) (Waived with average balance over \$500 AND e-statements)		\$5.00
Share Draft printed check copy (available free in Virtual Branch)		\$5.00
<b>SHARE SAVINGS &amp; SHARE DRAFT ACCOUNTS</b>		
Account Reconciliation (1 hour minimum)		\$25.00 per hour
Check Cashing (If combined share balance(s) less than \$500)		\$10.00
Deposited Item Return Fee		\$30.00
Dormant Account Fee (after 12 months inactivity)		\$5.00 per month
Duplicate Statement (E-Statements Free)		\$5.00 per statement
Escheat Fee		\$2.00
Negative Balance Fee (after 14 days) - Maximum \$25 per incident		\$1.00 per day
Non-Sufficient Funds (NSF) / Returned Item (Includes Check and ACH)		\$30.00
NSF Paid/Courtesy Pay (Check, Debit Card, and ACH)		\$30.00
Stop Payment Order		\$30.00
<b>LOANS</b>		
Consumer Loan Documentation Fee (No fee for credit cards)		\$35.00
Mortgage Documentation Fee		\$100.00
Late Loan Fee (Per Late Payment, Minimum \$10)		5% of pmt. or \$50.00
Motor Vehicle Department - Lien Processing Fee		\$35.00
<b>OTHER</b>		
Debit Card Foreign Transaction		\$1.50
Debit Card Replacement/PIN Replacement		\$10.00 each
Denied Dispute Fee		\$50.00
Garnishment/Taxes/Levies		\$75.00
Individual Retirement Accounts (IRA) Transfer/Rollover - Outgoing		\$25.00
Money Orders		\$3.00
Notary (Non-members \$10 each)		Free
Cashier's Check		\$5.00
Phone Payment (from another institution)		\$5.00
Return Statement Fee		\$5.00
Wire Transfers (Incoming Wires-2 Free per month) Popmoney available in Virtual Branch		\$20.00 Out / \$5.00 In
Non-Member Cash Advance Fee		\$20.00

All fees are per item unless noted. Contact credit union for more details.

**Estacado FCU - Hobbs 575-393-1596; Lovington 575-396-7727**

Free Services include: Incoming ACH Origination, Virtual Branch, Check Free

Bill Payment, Text & Mobile Banking, Audio Response, E-Statements, Carfax,

NADA valuations, Allpoint, CU Anytime and COOP ATM transactions

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency