

Schedule of Fees

Effective November 1, 2022. ALL RULES AND FEES ARE SUBJECT TO CHANGE

Fees Applicable to All Accounts

Share to N.O.W. Overdraft Protection

Transaction Fee \$3.00 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 \$55.00

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).

SUMSM ATM Transactions FREE
 MoneyPass[®] ATM Transactions FREE
 Point of Sale (POS) Transactions FREE
 NYCE[®] Deposit Taking Program FREE
 Replacement Cards \$10.00

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
 Excess Transaction Fee (Reg. D) \$5.00
 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.